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Promises, promises ...

Jane Mackenzie, Editor

Everywhere you look there's more evidence that you can't believe everything you read (or hear) — and I'm not even talking about politics.

There are a few glaring examples in this issue. We revisited that classic area of hype and super-claims, anti-aging creams (see page 28), and found that, as ever, the claims for the products far outstrip the evidence.

"Erase the first signs of aging" and "see visible results after just eight days" are just two of the deeply dubious claims we found. More telling were the results of a test done by CHOICE's German counterpart. After using anti-aging creams on their cheeks for four weeks, test participants had the depth of their wrinkles remeasured by a special device to see how much they'd decreased.

The top-rated creams achieved a reduction of a few fractions of a millimetre; none made a visible difference. Perhaps most surprising, though, was that a third of trialists were convinced their wrinkles had decreased — satisfied customers by the power of their own conviction.

A similar willingness to believe recently gripped a lot of dieters when the Atkins diet became fashionable again. It turns conventional nutrition wisdom on its head by saying it's carbohydrates, not fat, that make you fat, and so to lose weight you should eat a diet with lashings of butter, cream and any other form of fat you fancy while strictly reining in the carbs — bread, pasta, rice, potatoes and so on.

The diet and its proponents caused quite a furore in the popular press, but a close look at the evidence reveals the real story — not only is such a diet unlikely to help you lose weight (and keep it off) in the long term, it's also a recipe for health problems (see page 22 for more on this). But plenty of people still wanted to believe the tantalising promises.

We'll keep fighting the trend and looking at evidence rather than promises so that you can believe what you read in CHOICE.

Jane Mackenzie
Editor

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Photo : Austral Images

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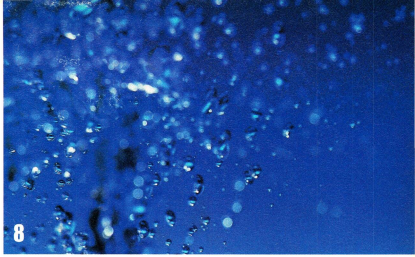
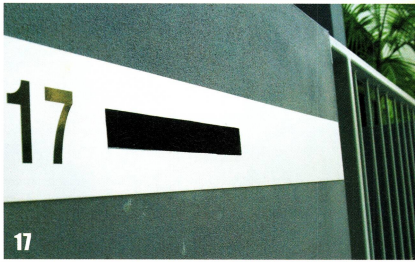




Just teething

A recent Australian study, reported in the Jan/Feb 2003 issue of CHOICE *Health Reader*, supports earlier findings that teething doesn't cause significant illness in most children, and that there's no link between certain symptoms and teething. But health professionals may not diagnose important illnesses that are the real cause of these symptoms because it's sometimes assumed teething is to blame.

RHONDA THWAITE

According to the study, which involved almost 500 medical professionals who work with children, many health professionals still recommend sedatives and other medicines to relieve symptoms they put down to teething. It found that half the GPs, a quarter of paediatricians and three-quarters of maternal and child-health nurses believe that all or most children at some stage develop teething symptoms. The study found paracetamol and teething gels are the most widely recommended treatments.

Few recommended antibiotics or naturopathic medications; however, more than half the pharmacists surveyed recommended sedating medicines such as antihistamines.

So if your child develops symptoms like fever, sore throat, skin rashes or bowel disturbances, don't just put it down to teething — see your doctor. If they put it down to teething and you're still concerned about continuing symptoms, you may want to get a second opinion.

Also in this issue of *Health Reader:*

- A number of recent articles have thrown doubt on how accurate and useful the term ADHD (attention deficit hyperactivity disorder) really is. So if your doctor diagnoses it in your child and wants to prescribe a stimulant drug such as dexamphetamine or methylphenidate (Ritalin), *Health Reader* tells you what issues should be considered.
- A 12-year study of more than 61,000 postmenopausal women found that those who exercised the most — the equivalent of an hour of walking a day or jogging for three hours each week — reduced the risk of hip fracture just as much as if they took hormone replacement therapy (HRT).

If you'd like to subscribe to *Health Reader*, call us on 1800 069 552 or go to www.choice. com.au.

Making the most of used water

If you use an average top-loading washing machine six times a week, it'll probably send close to 1000 L down the drain in one week alone. Add to that your dishwashing, shower and bath water, and you're soon up to 4000 L a week for the average family of four.

After months of drought and water restrictions in many parts of Australia you're probably well aware of many of the water-saving measures we could all adopt. Saving water is extremely important, but making use of some of the wastewater you generate will help too.

The wastewater from our kitchens, laundries and bathrooms (not from toilets) is called 'grey water', or 'used water' — it really isn't wastewater, as you can still make good use of it in your garden. And if you invest in a properly installed grey water pre-treatment system, you can also use grey water for toilet flushing.

However, there are some environmental and health concerns with grey water, so it's important you contact the environment protection agency in your state, your health department and local council before you start reusing it.

If you want to reuse manually saved grey water:

- Use only the rinse water from your washing machine to water the garden — it contains lower concentrations of detergents.
- Water different areas in your garden to avoid chemical build-up in one particular area.
- Avoid detergents with sodium perborate — it's a bleaching agent and a source of boron, which may reach toxic levels if it accumulates in one spot.
- Choose detergents with low or no phosphorus, especially if you live near a water source.
- For hygiene reasons, use grey water only on plants that won't be eaten.
- Don't use dirty nappy water.
- Don't reuse your wastewater if anyone in your family is unwell or has a contagious virus.
- Don't use water from a dishwasher because the detergents can make it quite caustic.
- It's best not to store grey water and keep adding to it (unless it's a properly installed system), as bacteria in the water will multiply quickly for the first few days, especially if it's warm. They'll then stabilise and start to die off, unless you add more grey water.

If you want to install a grey water pre-treatment system, do all of the above, plus:

- Consult your sewage removal authority if you intend to redirect all or a major part of your used water.
- Consult a licensed plumber for advice on the best system for your needs.
- Inform your water supply authority of any changes to your plumbing.

UPDATE

CHARITIES

CHOICE, November 2002

Following the publication of our November 2002 article, *The give and take of charities*, we were contacted by the Australian Council for Overseas Aid (ACFOA).

Unfortunately, our article had failed to mention the existence of ACFOA's Code of Conduct; we're sorry for this omission.

The Code of Conduct has 121 overseas aid signatories that, in accordance with its terms, agree to conduct their activities with integrity, transparency and accountability. They're required to publicly report on their financial activities in a standardised format.

According to ACFOA, the code demands high standards and its independent committee investigates complaints.

For more information about ACFOA and its Code of Conduct, go to www.acfoa.asn.au.

We also received a letter from the Seashores Australia charity following the publication of the article. This charity is based in Queensland and raises money for orphanages in Romania.

They wanted to highlight that state governments have a role to play in the regulation of charities. State governments have laws that cover charitable fundraising and that require charities to meet certain standards of reporting and accountability.

ANTHONY SAMPERS

ANTHONY SAMPERS

Sick of floppy disks?

If you're frustrated by the unreliability and limited storage space of floppy disks, a USB drive or flash memory card might be a suitable alternative — they're more reliable and have greater storage capacity. *Computer* CHOICE recently tested seven USB drives and five memory cards for ease of use, portability and robustness. The devices suit different uses so you need to decide which one is best for you.

USB drives (also called USB keys) are better suited to transferring files between different computers including Macs. They plug into your computer's USB (universal serial bus) connection port and act like mini hard drives. Although they only work with PCs running Windows 98 and over Macs, for the most part they're very easy to use and portable. But expect to pay around $50 for a 16 Mb USB drive, compared with less than $10 for a 10-pack of floppies.

In the *Computer* CHOICE test, the **TARGUS USB Go Anywhere** performed well across the board. It's a bit more expensive than other drives tested because it's 64 Mb — all the others were 32 Mb. The **SONY Micro Vault** is also easy to use, a good all-round performer and relatively robust.

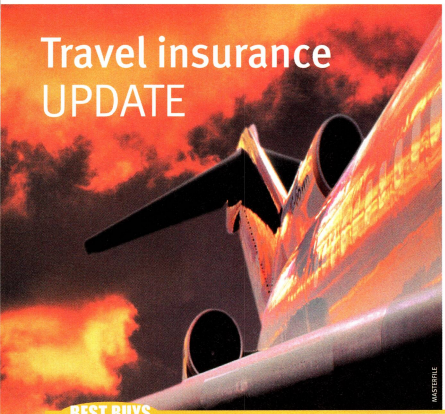
Memory cards are generally cheaper than USB drives — you can pay from around $30 for a 16 Mb card — and are designed to transfer files between peripherals and gadgets such as digital cameras, printers or PDAs. To move files between computers using one, a special reader (priced from $60) is needed.

About half the size of a credit card, memory cards come in several formats, including MultiMedia, SmartMedia, CompactFlash, Secure Digital and Memory Stick. Most formats aren't cross-compatible, so the type of card you choose will depend on what's compatible with your gadget.

Computer CHOICE didn't recommend a particular memory card — the one you choose will depend on the device you plan to use it with — but all the cards tested were quite robust and relatively easy to use.

For more information on what to consider when choosing a USB drive or memory card, see *Computer* CHOICE Jan/Feb 2003. If you'd like to subscribe, call 1800 069 552 or see page 49.

Travel insurance UPDATE



Since we last looked at international travel insurance in 2001, policies in general have become more restricted and provide less cover. And in the current climate when many people's minds are focused on the risk of terrorism attacks, all the travel insurance policies we surveyed now have some exclusions for this. For example, they won't cover you if you cancel your travel plans because of a terrorist threat. However, some cover your medical expenses and evacuation if you become a victim of an attack.

On top of all that, Ansett's demise prompted all travel insurers no longer to cover insolvency — and this is not restricted to airline insolvency, but in many cases includes insolvency of just about any travel operator. (CHOICE Jan/Feb 2003, page 4, has more on protecting yourself from travel insolvencies.)

While these new clauses mean you're covered for fewer events than before, travel insurance is still crucial if you travel overseas. Otherwise, unforeseen events — especially accidents and illness — could not only make your holiday less enjoyable but also mean financial disaster.

Below we give you our Best Buys; for the full picture, including an interactive policy picker to help you choose the best policy for you, go to www.choice.com.au/money.

BEST BUYS

These are the Best Buys for a family (two adults and two children up to 19) for travel to three destinations: the US for 28 days; Europe — including countries of the former USSR — for 28 days; and New Zealand for 16 days. If you're travelling as a couple you'll usually pay the same as the family premium. Single travellers usually pay about half the family premium.

Our recommendations are based on a cheap policy with good cover for their destination (a CHOICE policy score of 65% or higher for the US and Europe and 55% or higher for New Zealand) that has:

- No excess or an excess buyout (a flat fee paid at the time of taking out the policy so that your cover is excess-free).
- Adventure activities covered: hiking and skiing.
- Medium baggage cover: At least $12,000 total cover for the US and Europe and $6000 for New Zealand, plus $2000 for a video or photo camera included or available for an additional premium.
- Cover for cancellation due to unforeseen retrenchment.
- Cover for collision damage excess on a rental car included or available for an additional premium.

So the Best Buys are:

Europe, 28 days

- **AUSTRALIAN UNITY Plan B:** $351 ($100 excess or $15 excess buyout), 66%, 13 29 39.
- **HBF Gold:** $380 ($342 for HBF members), no excess, 68%, 13 20 65.
- **AFTA TRAVEL INSURANCE Policy A, JETSET TRAVELLERS ASSISTANCE Policy A, TRAVELON Policy A:** All $418, no excess, 70%, 1300 555 017 (all from **QBE**).

US, 28 days

- **AUSTRALIAN UNITY Plan A:** $361 ($100 excess or $15 excess buyout), 65%, 13 29 39.
- **HBF Gold:** $380 ($342 for HBF members), no excess, 76%, 13 20 65.

New Zealand, 16 days

- **SURESAVE Bali/New Zealand:** $145, no excess, 60%, 1300 787 311.
- **AUSTRALIAN UNITY Plan D:** $177 ($100 excess or $15 excess buyout), 57%, 13 29 39.

If you're looking for the cheapest available policy with a reasonable policy score you may want to consider:

- For the US and Europe: **COLUMBUS DIRECT Worldwide:** $238, 66%, 1300 669 999.
- For New Zealand: **COLUMBUS DIRECT NZ/South Pacific:** $103, 71%, 1300 669 999.

These policies didn't meet the **Best Buy** criteria as they have a $125 excess for a number of sections of the policy, including cancellation and luggage, and $250 excess for medical expenses. An excess buyout isn't available and the excess applies per person, so if the whole four-person family needed medical attention, a total excess of $1000 would apply. It also only allows cover of $750 for video or photo equipment.

How we scored

The score is a combination of the following aspects (a policy may receive a different score for different countries, depending on its appropriateness for each country):

- Medical cover: 35% of the total.
- Cancellation and additional expenses: 25%.
- Baggage: 25%.
- Personal liability: 15%.

yourletters

When it's worth using a credit card ...

With bank fees increasing every year, I've been increasingly sceptical of the benefits of having a credit card. However, a recent experience caused me to rethink.

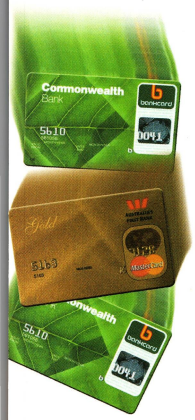
Shortly after paying a $400 deposit by credit card to a local carpet supplier, I was informed it had gone into liquidation. I assumed my $400 was lost, but then recalled that when Ansett went into administration, many passengers who'd paid by credit card received full refunds.

I contacted my bank, which initially denied any refund scheme existed. Not satisfied with this response, I contacted the Australian Banking Industry Ombudsman. They confirmed that Visa and Mastercard require their member banks to reverse credit card transactions where the merchant fails to provide the goods or services. The main condition in my case was that the refund application had to be made no more than 90 days after the date of the credit card transaction.

I made my refund application and less than three weeks later the full $400 was credited back to my account. As a bonus, an alternative supplier I approached quoted $300 less than I would have had to pay the original supplier, for exactly the same job.

Using my credit card on this one occasion saved me more than the combined total of credit card fees I've ever paid. In future I'll always pay deposits by credit card.

Daniel Wolfe
Via internet



... and when not

The big banks certainly go out of their way to reinforce our opinions of how bad they are! Last November I received a letter from ANZ with "important news" about my Qantas ANZ Visa card. In it they told me that because of increases in costs they'd be increasing their fees.

The increases: a 48% increase in annual fees (from $27 to $40) and a 67% increase in reward program fees (from $33 to $55, now also charged on each additional card issued). If I were to try and get increases like that from my customers because of increases in my internal costs, I'd soon be out of business.

Needless to say I told ANZ I'd be taking my business elsewhere, as there are many other credit card providers offering similar cards with significantly lower fees. But I'm annoyed at the arrogance of ANZ in assuming that I would accept such an exorbitant rise in fees.

Perhaps ANZ was disappointed it didn't top your list for bank dissatisfaction last year and is trying harder to get to the top this year!

Brian Beaven
Concord, NSW

Mail order warning

I'm writing to warn consumers about the dangers of buying products from some mail order companies. Earlier last year I saw an infomercial and decided to buy an advertised product. A key reason for buying it was that it was supposed to be exclusive to the company and couldn't be bought elsewhere.

A promised two-week wait for delivery turned into four, despite being assured when placing my order that there was plenty of stock. Three months later Big W advertised the same product for $140 less — I could have picked it up myself and also saved the $39.90 postage.

When I contacted the mail-order company to express my unhappiness, I was told they couldn't guarantee continued exclusivity of any of their products.

My instincts tell me that many so-called exclusive products offered by these companies eventually make it into other stores, and if you're prepared to wait a bit, you could avoid some grief and save a fair bit of money.

Patrick Khaw
Via internet

THUMBS UP!

▮ Diane Rowe of Muswellbrook, NSW, gives the thumbs-up to **Everyday Living** in Kotara/Newcastle, which replaced free of charge a table and chairs set made of Russian fence posts when cracks appeared, even though the product packaging had warned that cracks could develop over time.

▮ Violin maker Alex W Grant of Fitzroy, Victoria, commends **Staedtler** for repairing free of charge a Mars Superbow divider after 10 years' use.

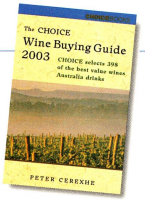
▮ Alan Stewart, via internet, is impressed with the service received from **Sabco**, which replaced free of charge an almost four-year-old metal wring-mop bucket that had corroded and sprung a leak (possibly due to the use of vinegar in the water) with a new plastic one.

LETTER OF THE MONTH

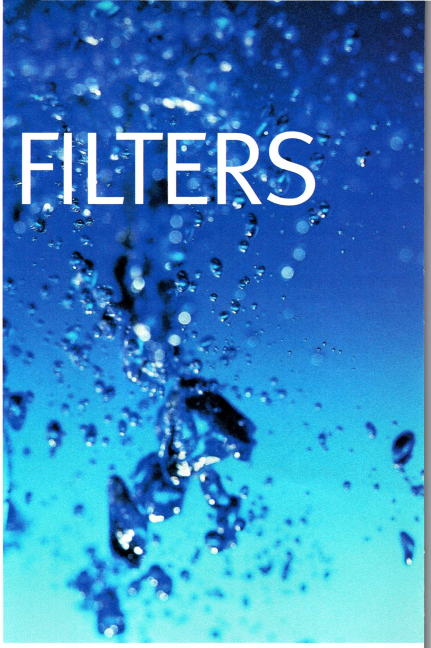
We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs.

To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Patrick Khaw, receives *The CHOICE Wine Buying Guide* or any other book of his choice from *Consumer Bookshelf*, pages 34 to 36.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 50 for how to reach us.



WATER FILTERS



If you don't like the taste or smell of your tap water, or you're concerned it's contaminated, a water filter may improve things. But be aware of the problems and cost involved.

IN A NUTSHELL

- **If you're not happy with the quality of your tap water,** *find out exactly what the problem is and try to fix its source. Using a water filter should only be a last resort, especially if there's a health concern.*
- **When shopping for a water filter,** *look for one that targets your specific problem, and has its filter performance certified according to an accepted standard.*

Tap water is one of our most important basic necessities. And, generally, most Australians don't have to worry about getting sick from the water they're supplied with.

The Australian Drinking Water Guidelines set criteria for a wide range of physical, chemical and biological parameters, the main aim being that "drinking water should be safe to use and aesthetically pleasing". Our survey of water authorities (see CHOICE, March 1999) found that most of them meet most of the criteria most of the time.

However, problems in the public supply can happen, and water from small public or private supplies (see *Your own supply?*, page 12) may not always be treated to the same extent as large supplies.

Other problems may be introduced between the water treatment plant and your tap — for example, water pipes may be contaminated, or your home plumbing may be in poor condition.

So theoretically, there's a large number of potential contaminants that could be found in your water supply (see *Contaminants and additives*, right, for details). And there are certainly filter systems that can take care of most of them (see *Water filter profiles*, page 11).

However, there's no point spending considerable money buying and maintaining a filter that targets contaminants that aren't in your tap water. If you think there's a problem, try to identify it and then target it specifically (see *Something wrong with your tap water?*, page 10).

HEALTH CONCERNS

If there's a health concern, it shouldn't be up to individual households to fix it. In a water treatment plant there are engineers, chemists and other experts whose job it is to make water safe to drink. Talk to your neighbours and your water supplier to find a solution that tackles the source of the problem — the treatment

plant, the distribution pipes or your home's plumbing.

However, that may not always work — for example, if your supplier doesn't fix the problem, if you get your water from a small supplier without the resources to do so, or if you have your own supply. In these cases, installing a filter may be your only feasible option.

Choose the system that's best suited to your specific problem. And look for a model that's certified according to a relevant performance standard — see the table and note 2, page 12, for a list of certified cartridge filters we found, and details on the standards to look for.

There may be models that claim to meet these standards but which aren't certified (certification costs money, which can be an obstacle for smaller businesses). However, how can you be sure? If you're treating a potential health threat you have to be able to rely on the filter's performance — and certification is the best available guarantee.

If you're not happy with the aesthetics of your tap water (its taste, look or smell), looking for a certified product is still a good idea, but may not be as important.

In any case, be aware that a filter can make your water's quality worse if you don't use it properly (see *Water filter profiles*).

CONTAMINANTS AND ADDITIVES

As noted above, water can contain many impurities, both natural and artificial. Some are harmless, or only affect what the water looks, smells or tastes like — see Table 1, page 10. Others can give you an immediate infection or slowly damage your health over a long period of time.

Some chemicals (such as chlorine and fluoride) are added to your water in the treatment plant. There are ongoing discussions over potential health risks as a result of this, but the benefits of using the chemicals is still thought to outweigh any potential risk.

Microbiological

Supplying water that's free from pathogenic micro-organisms (those that can make you sick) is the most important task for water authorities.

- **Bacteria**: Most pathogenic bacteria found in water come from contamination with human or animal faeces. Disinfection (for example with chlorine) usually kills all bacteria.

Another potential threat are bacteria growing in the water mains. That's why water suppliers try to ensure there's a residue of chlorine to protect the water on its way from the treatment plant to your home.

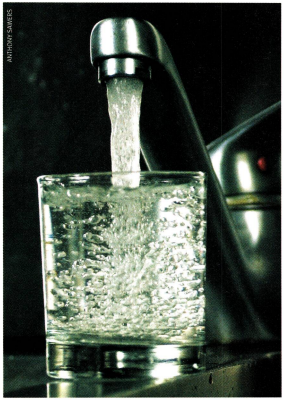
- **Protozoa**: This group includes cryptosporidium and giardia. These can cause severe illness, and their cysts can often resist disinfection.
- **Viruses**: Some viruses that can be found in water are potentially harmful. While disinfecting the water usually kills most viruses, some may survive and make you sick. However, it's not known how big a problem this is in Australia, as the source of a viral infection (whether it's water, food or contact with another infected person) is difficult to trace.

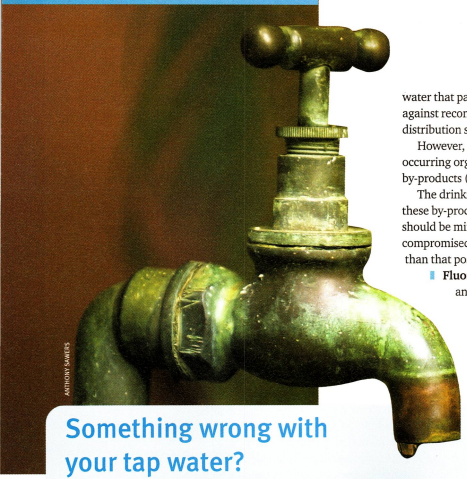
Chemical

- **Pesticides** and **herbicides** can leach into waterways in rural areas. Some are potentially carcinogenic and last in the environment for a long time. While low concentrations of these chemicals have sometimes been found, our drinking water is usually free of them when tested. However, not all water authorities check for them regularly.
- **Nitrate/nitrite**: The main sources for these chemicals in waterways are sewage and fertiliser run-off. Groundwater supplies in rural areas are the most likely to have high nitrate concentrations.

While nitrate itself is harmless, it can be converted into nitrite, which mainly poses a problem to babies and young children — it can reduce the amount of oxygen the blood can carry. In areas where nitrate is a problem, the water supplier will usually advise people to use bottled or rainwater for children under three months.

- **Chlorine and chlorination by-products**: Chlorine or chloramine is usually added to kill bugs in the





ANTHONY SAWYER

Something wrong with your tap water?

- If your water looks, smells or tastes strange, or if your clothing and plumbing (such as sinks and toilets) become stained by it, use Table 1, below, as a starting point to narrow down the number of possible causes.
- Ask your neighbours whether they have similar concerns. This may help to find out whether it's a general supply problem, or one caused by your home's plumbing.
- Talk to your water supplier about your concerns. If you've recognised a potential problem in our table, tell them — it may help them assess and solve the problem more quickly. Ask them for the latest analytical results of your water supply, and the corresponding Drinking Water Guidelines recommendations.
- If you still have doubts, get a water sample analysed. Your supplier may do that free of charge, especially if there's a health concern.
- Your water supplier may be able to solve some aesthetic problems fairly easily by flushing the mains, while other problems may require more extensive cleaning or repair of the distribution system in your area, or work on your home's plumbing.
- If you've suffered damage (for example, rust-spotted clothes after a wash) you may be able to negotiate compensation from your supplier.

Table 1: What's the problem?

Except for lead, most of these contaminants are an aesthetic rather than a health problem, as long as they don't occur in very high concentrations. Potentially harmful micro-organisms unfortunately can't generally be seen, tasted or smelt in the water.

water that passes through the treatment plant, and to protect against recontamination while the water's travelling through the distribution system.

However, these chemicals can sometimes react with naturally occurring organic substances in the water to form potentially harmful by-products (mainly trihalomethanes, THM).

The drinking water guidelines state a maximum concentration for these by-products. They also point out that while their concentration should be minimised, the disinfection of drinking water must not be compromised. The risk posed by by-products is considerably smaller than that posed by the presence of pathogenic micro-organisms.

- **Fluoride** has been added to drinking water since the 1960s and '70s as it has a proven record of reducing tooth decay. However, fluoride protection is now available from more sources — for example, from many toothpastes or from fluoride treatments applied by your dentist. Critics say fluoridated water is undesirable, as it may lead to dental fluorosis (mottled teeth) in people who get too much, and we don't know the potential health risk of drinking fluoridated water over a lifetime. See *Fluoridation — friend or foe?* in CHOICE, August 1997, for a detailed discussion of the debate.
- **Aluminium**: Chemicals containing aluminium are used in a process called flocculation, which removes suspended particles from the water, making it clearer. While most of the aluminium used can be filtered out of the water, small amounts may pass through. Some water authorities have phased out the use of aluminium chemicals in favour of alternatives.

Table 1. What's the problem?

Problem	Symptom	Possible cause
Stained plumbing and clothes	Red or brown	Iron
	Black	Manganese
	Green or blue	Copper
Reddish-brown slime in water and pipes	Slime	Iron (bacteria that feed on the iron cause the slime)
Off-colour water	Cloudy	Turbidity (fine suspended particles) **(A)**
	Black	Hydrogen sulphide, manganese
	Red	Iron
	Brown or yellow	Iron, humic and tannic acids
Unusual taste or odour	Rotten egg	Hydrogen sulphide
	Metallic	pH (acid-alkaline balance) is too low, iron, zinc, copper, lead
	Salty	Total dissolved solids, chloride
	Septic, musty, earthy	Bacteria or algae
	Bleach-like	Chlorine
Corrosive water	Deposits, pitting of plumbing	pH, copper, lead

Source: NSF International (formerly the US National Sanitation Foundation).

(A) *Air bubbles may also cause water to be temporarily cloudy when it comes out of the tap.*

Water filter profiles

It's always more desirable to fight a problem at its source rather than at your tap. This is particularly true for any potential health hazards. However, this may not always be possible, and a water filter may be your last resort.

But do make sure first that you have a real problem — don't just let the marketing scare-mongerers talk you into an expensive water filter with claims of many and varied 'dangerous' substances in tap water. And if all you want to change is the taste or smell you don't need a very expensive system either. The profiles below should help you decide which type's for you.

In general, distillation and reverse-osmosis systems can get rid of (almost) all potential contaminants. But they're expensive and slow, so if you'd rather use a cartridge filter (such as activated carbon or ion exchange filters), you need to know what the problem is and pick one or more cartridges accordingly.

Keep in mind that you not only have to buy the filter, but there'll also be running costs for buying replacement cartridges or membranes, and perhaps for electricity.

It's important you maintain your water filter carefully and regularly — in particular changing the cartridge when recommended. Otherwise it may make your water worse rather than better.

Some cartridge filters come with a reminder or warning system that tells you when the cartridge is due to be replaced. Alternatively, record the date you put a new cartridge into the filter in a place where you see it regularly.

Cartridge filters

For problems such as a bad taste or smell, an inexpensive carbon filter may be all you need.

Potential health problems (such as harmful micro-organisms) require a much more sophisticated system. For example, to filter out giardia or cryptosporidium, you need a filter that's rated 'absolute' one micron ('nominal' isn't good enough). However, due to the relatively high cost of replacement cartridges, this is an expensive option if you think you need to protect yourself all the time.

FILTER MATERIALS

The main materials used in filter cartridges are:

- **Activated carbon** (charcoal), either granular, or in a block, that attracts impurities to its surface.

What it can generally remove to a certain extent: Chlorine, trihalomethanes (THM), colour, odour, taste, pesticides.

What it generally can't remove: Metals (for example, lead and copper), fluoride.

Pros and cons: Relatively cheap to buy. However, it requires frequent replacement of the filter cartridge, so there are ongoing costs.

- **Ion exchange resins** that attract either positively or negatively charged chemicals. Most models contain a mixture of both types.

What they can generally remove to a certain extent: Depending on the resin used, cations (positively charged chemicals such as metals) or anions (negatively charged chemicals such as fluoride and nitrate).

What they generally can't remove: Organic chemicals such as pesticides, chlorine.

Pros and cons: Doesn't work as well when the water contains a lot of dissolved solids (which may be the case in an unfiltered water supply). The filter cartridge requires frequent changing, so there are ongoing costs.

Other materials used include:

- Sediment filters are often used in dual-cartridge systems to prolong the life of the main cartridge. They mechanically filter particles, which would otherwise block the main filter.
- KDF is a metal alloy and targets mainly chlorine.
- Ceramic filters can get rid of chlorine and particles.
- Aquaspace and Micropure are trademarks describing a blend of filter materials.

Reverse osmosis

Passes the water under high pressure through a thin membrane. Most contaminants are physically blocked and washed away.

What it can generally remove to a certain extent: Most contaminants.

Pros and cons: Very effective, but very slow. Wastes a lot of water, as for every litre of filtered water, several litres go down the drain. Relatively expensive to buy and run (the membrane needs to be replaced every two to three years). Performance may be affected by chlorine and other chemicals in the water.

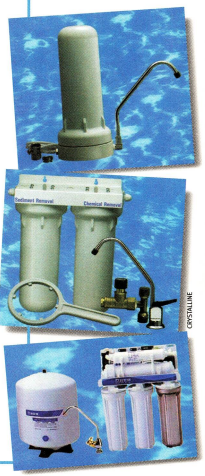
Distillation

Works by boiling the water (leaving impurities behind), and then condensing the steam again.

What it can generally remove to a certain extent: Most contaminants.

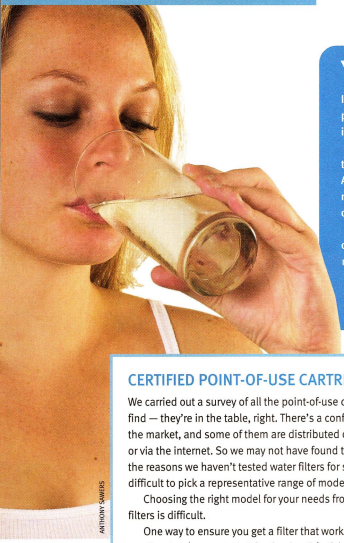
What it generally can't remove: May have difficulty removing volatile organic compounds such as THM.

Pros and cons: Very effective, but slow and relatively expensive to buy and run (it uses a fair amount of electricity).



Point-of-use cartridge filters come as jugs, benchtop (top) and single or dual cartridge (middle) under-bench systems. Reverse-osmosis (bottom) and distillation systems are also installed under the bench.

BAUER/CSIRO



ANTHONY SAMES

Your own supply?

If you're not connected to town water, but use rain or bore water, it's important to protect your supply from contamination — particularly with bore water — and inspect it regularly.

For example, an animal carcass close to your bore can be a serious health threat, and herbicides or fertilisers may over time leach into your water supply. A dirty roof, peeling paint or bird droppings can affect the quality of collected rainwater. Many water authorities or your local health department have brochures on what to look for, and how to maintain a storage tank.

Have your water supply tested regularly; contact your local or state health department. It may check the water body you're drawing from as part of its own monitoring program, or it can test your water — in many cases free of charge if you have a health concern. It'll also be able to advise you on how to rectify a problem.

As a last resort you may want to consider buying a water filter — see *Water filter profiles*, page 11, to find out which type you need.

CERTIFIED POINT-OF-USE CARTRIDGE FILTERS

We carried out a survey of all the point-of-use cartridge filters we could find — they're in the table, right. There's a confusing range of models on the market, and some of them are distributed only locally, door-to-door or via the internet. So we may not have found them all. It's also one of the reasons we haven't tested water filters for some time — it'd be very difficult to pick a representative range of models.

Choosing the right model for your needs from the huge number of filters is difficult.

One way to ensure you get a filter that works well is to look for certification (see note 2, right, for details). If the contaminants in your tap water pose a health risk (and a filter is your only option to fix the problem), only consider certified products.

If you want to buy a filter because you don't like the taste or smell of your water, certification may not be as important, but still gives you a guarantee of performance.

Our table shows all the models we found that have at least parts of their filter performance certified. However, a filter may only be certified for one or two contaminants, but claim the reduction of others. So if you want to be on the safe side, check the label to make sure the reduction of the contaminant you're worried about is certified.

NOT INCLUDED

- A number of surveyed manufacturers and distributors supplied us with no or insufficient information on their products, so we couldn't include them in our table.
- We didn't look at point-of-entry systems (which filter the whole house supply), because they only make sense and justify their high purchase and running costs in quite specific situations (for example, if you have your own poor-quality water supply).
- We also didn't include reverse-osmosis and distillation products, because these technologies are known to work well (see *Water filter profiles*, page 11, for details), and we haven't heard of any problems with dubious products in that market. To be on the safe side, you can still look for certified products (see note 2, right).

1 Filter material

See *Cartridge filters*, page 11, for details.

2 Filter cartridge certification

NSF International (the former US National Sanitation Foundation) is one of the world's leading bodies in developing and certifying performance standards for water filters. The standards cover a product's reduction performance, as well as material, design and construction requirements. Certification involves initial and periodic testing (at least every five years), and unannounced audits of the manufacturing facilities.

- **NSF 42** covers aesthetic effects, such as chlorine, taste, odour and particles.
- **NSF 53** covers health effects, such as cysts (giardia, cryptosporidium), a range of organic chemicals (such as THM and pesticides) and heavy metals.
- The Australian standard AS/NZS4348:1995 covers a wide range of contaminants, such as taste, odour and microbiological and chemical impurities.

Tested and Certified to ANSI/NSF Standards 42 and 53

Type Tested

There are also standards for water softeners (cation exchangers: NSF 44), reverse-osmosis (NSF 58) and distillation (NSF 62) systems.

With all the standards, models don't have to comply with all the contaminants they cover, but manufacturers can specify which of them they want to get certification for. So check the label. It should show which standard the model is certified for, and exactly what reduction claims are certified.

You may come across claims such as 'tested to meet the requirements of NSF 53' or similar. This may not be the same as 'certified to NSF 53', but only that the filter's performance was tested in a one-off test. While this is better than nothing, it doesn't give you some of the benefits of certification, such as ongoing quality control.

3 Cost of replacement cartridge

Cartridges are usually claimed to last between six and 12 months, unless stated otherwise in a footnote. Cartridge life depends, among other things, on the amount of water you use and how dirty it is.

Table 2. Certified point-of-use cartridge filters

Brand / model (in alphabetical order within categories)	1 Filter material	2 Filter cartridge certification for certain contaminants	Manufacturer / distributor	3 Cost of replacement cartridge (set of 2 for dual systems) ($)*	Price ($)*
BENCHTOP SYSTEMS					
AQUALIFE Aqualisor	Ceramic, activated carbon	NSF 42, NSF 53	Aqualife Products	109	198
AQUA ONE	Activated carbon, ion exchange, ceramic	NSF 42	Omnipure	104	195
AQUA-PURE NCT300AUS-1	Activated carbon	NSF 42	Cuno Pacific	35	125
AQUA SAFE AS:100	KDF, activated carbon	NSF 42	Aqua Safe International Water Purifiers	74	179
AQUA SAFE AS:100C	Activated carbon block	NSF 42, NSF 53	Aqua Safe International Water Purifiers	70	179
BRITA On Tap System **(A)**	Activated carbon block	NSF 42, NSF 53, AS/NZS4348:1995	Brita Water Filter Systems	33 **(A)**	90
CULLIGAN FM-2	Activated carbon block	NSF 42, NSF 53	Culligan Australia	32 **(B)**	89
ESP ESP-X-TS-DLM Electronic	Activated carbon block	AS/NZS4348:1995	Cuno Pacific / Adelaide Watersmart	From 40	150
EVERPURE CTS-54	Activated carbon, Micropure (blend of materials)	NSF 42, NSF 53, AS/NZS4348:1995	Culligan Australia	99	199
KEMFLOW CT-10-001	Activated carbon block	NSF 42, NSF 53	Metron Marketing	55	130
KEMFLOW CT-10-Cer	Activated carbon, ceramic	NSF 42, NSF 53	Metron Marketing	70	145
PURESTREAM	Activated carbon block	AS/NZS4348:1995	Aeon Consumerable Products	65	150
RAINDANCE RTX-TS-DL	Activated carbon block	AS/NZS4348:1995	Cuno Pacific / Adelaide Watersmart	45	120
ROYAL DOULTON Ultracarb	Activated carbon, ion exchange, ceramic	NSF 42, NSF 53	The Water Shop	109 **(C)**	195
THE WELLNESS FILTER Wellness Filter	Sediment filter, coconut carbon	AS/NZS4348:1995	Wellness	**(D)**	2199
THE WELLNESS FILTER Physician's Choice	Sediment filter, coconut carbon	AS/NZS4348:1995	Wellness	**(D)**	2899
WATER KING CP 1	Activated carbon, ceramic, cation exchange	NSF 42, NSF 53	Crystalline Water Purifiers	90	199
WATER KING CP 1	Sediment filter, activated carbon	AS/NZS4348:1995	Crystalline Water Purifiers	89	199
SINGLE-CARTRIDGE UNDER-BENCH SYSTEMS					
AQUA-PURE AP8000	Activated carbon block	NSF 42, NSF 53, AS/NZS4348:1995	Cuno Pacific	86	315
CRYSTAL CLEAR Eco I	Activated carbon block	NSF 42	Crystal Clear	78	249
CRYSTAL CLEAR Eco II	Activated carbon block	NSF 42	Crystal Clear	89	298
EVERPURE H 54	Activated carbon, Micropure (blend of materials)	NSF 42, NSF 53, AS/NZS4348:1995	Culligan Australia	105	399
PURESTREAM	Activated carbon block	AS/NZS4348:1995	Aeon Consumerable Products	65	229
RAINDANCE UL-AWS-K208F	Activated carbon block	AS/NZS4348:1995	Cuno Pacific / Adelaide Watersmart	45	220
WATER KING CUS 1	Activated carbon, ceramic, cation exchange	NSF 42, NSF 53	Crystalline Water Purifiers	90	260
WATER KING CUS 1	Sediment filter, activated carbon	AS/NZS4348:1995	Crystalline Water Purifiers	89	260
DUAL-CARTRIDGE UNDER-BENCH SYSTEMS					
AQUALIFE #401 / Aqualisor	Sediment filter, activated carbon, ceramic	NSF 42, NSF 53	Aqualife Products	175	424
AQUA ONE AUS492T Doulton Twin / Super Block	Activated carbon, ion exchange, ceramic	NSF 42	Omnipure	104	395
AQUA SAFE AS:200E	KDF, activated carbon	NSF 42	Aqua Safe International Water Purifiers	93	339
AQUA SAFE AS:2200E	KDF, activated carbon	NSF 42	Aqua Safe International Water Purifiers	161	439
CULLIGAN SY-2500	Activated carbon	NSF 42, NSF 53, AS/NZS4348:1995	Culligan Australia	119	699
ESP EDSM-SY Electronic	Sediment filter, activated carbon block	AS/NZS4348:1995	Cuno Pacific / Adelaide Watersmart	65	350
KEMFLOW USTW-0005	Sediment filter, activated carbon, ceramic	NSF 42, NSF 53	Metron Marketing	100	240
KEMFLOW USTW-001	Sediment filter, activated carbon	NSF 42, NSF 53	Metron Marketing	85	225
PURESTREAM	Sediment filter, activated carbon block	AS/NZS4348:1995	Aeon Consumerable Products	85	349
RAINDANCE AWS-UN-NL-K20BF	Sediment filter, activated carbon block	AS/NZS4348:1995	Cuno Pacific / Adelaide Watersmart	65	269
ROYAL DOULTON	Activated carbon block, ceramic	NSF 42, NSF 53	The Water Shop	194 **(C)**	395
WATER KING CUS 2	Sediment filter, cation and anion ion exchange, activated carbon	NSF 42	Crystalline Water Purifiers	154	349
WATER KING CUS 2	Sediment filter, ceramic, activated carbon	NSF 42, NSF 53	Crystalline Water Purifiers	116	338
WATER KING CUS 2	Sediment filter, activated carbon	AS/NZS4348:1995	Crystalline Water Purifiers	102	338

* *According to manufacturer information in October 2002, rounded to the nearest dollar. Some models may only be distributed locally or via the internet.*

(A) *Cartridge claimed to last for 375 L or four months.*

(B) *Cartridge claimed to last for two months.*

(C) *Carbon cartridge claimed to last for one to two years, ceramic cartridge for two to four years.*

(D) *Can be used on a benchtop or under-bench. No replacement cartridge: filter claimed to last for 150,000 L.*

Light and shadow

NRMA INSURANCE

Some cars are cheaper to fix than they were last year. But three popular sedans now have higher repair bills — and insurance premiums.

Each year, NRMA Insurance picks a number of Australia's top-selling cars and crashes a pendulum device into their front right-hand corner.

This simulates a 15 km/h crash into a fixed barrier or a collision into the rear of another car at about 30 km/h — the most common type of crash in Australia. NRMA technicians then assess the resulting damage.

Repair costs for models tested in previous years and which are still available unchanged are updated using current labour and parts costs.

The insurer wants three outcomes from the test:

- To help determine the insurance premiums for the tested models.
- To encourage manufacturers to keep prices of spare parts low — they can make up more than 80% of the total repair bill.
- To reveal design weaknesses that can be rectified when a new version of the model is on the drawing board.

IN A NUTSHELL

- **Overall, repair bills** *ranged from under $3000 to more than $7000.*
- **Low-speed crash tests** *don't indicate a car's safety — we'll report on the latest safety results for small four-wheel drives in a future issue of CHOICE.*

AUSTRALIANS DISAPPOINT

Three new versions of popular Australian-made family sedans (**HOLDEN Commodore**, **FORD Falcon** and **TOYOTA Camry**) that were released in 2002 are more expensive to repair than the models they replaced. According to NRMA Insurance, this will lead to higher insurance premiums for these models. The new **HONDA CR-V**'s repair bill also increased dramatically, and was the highest of any of the tested models.

At the other end of the spectrum, the new design **MAZDA 6** and **SUBARU Forester** have dropped their repair bills by 36% and 27% respectively. Other big improvers are the **DAIHATSU Terios** and **TOYOTA Corolla**.

Make / model (current models, ranked according to total repair costs within groups)	REPAIR COSTS Total ($)*	Labour ($)*	Parts ($)*	Total as % of purchase price	Puchase price ($)*	1 Change compared to 2001
RECREATIONAL 4WDs						
MITSUBISHI Pajero iQ, 2.0 L, 4-door, manual, wagon	3315	1341	1974	11.1	29,990	✗
SUBARU Forester XS, 2.5 L, 4-door, automatic, wagon	3557	1389	2168	9.7	36,490	✓✓✓
SUBARU Outback, 2.5 L, 4-door, automatic, wagon	3830	1572	2258	9.5	40,180	✓
SUZUKI Grand Vitara Sports, 2.5 L, 4-door, automatic, wagon	3912	2011	1901	11.9	32,890	✗
DAIHATSU Terios DX, 1.3 L, 4-door, manual, wagon	5090	1619	3471	27.1	18,790	✓✓
KIA Sportage 2.0 L, 4-door, manual, wagon	5164	1694	3470	20.7	24,990	✗
NISSAN X-Trail ST, 2.5 L, 4-door, manual, wagon	6057	2074	3983	18.9	31,990	Not tested in 2001
TOYOTA RAV4 Edge, 2.0 L, 4-door, manual, wagon	7300	1362	5938	22.7	32,145	Not tested in 2001
HONDA CR-V Sports, 2.4 L, 4-door, automatic, wagon	7409	1395	6014	19.2	38,490	✗✗✗
SMALL						
HYUNDAI Accent GL, 1.5 L, 3-door, manual, hatch	2969	1335	1634	20.2	14,690	✓
HOLDEN Barina, 1.4 L, 3-door, manual, hatch	3273	709	2565	18.7	17,470	✗
DAEWOO Matiz, 0.8 L, 5-door, manual, hatch	3739	1607	2131	29.3	12,740	✗
DAEWOO Lanos SE, 1.5 L, 3-door, manual, hatch	3997	1699	2298	28.6	13,990	✗
TOYOTA Echo, 1.3 L, 3-door, manual, hatch	4182	1872	2311	24.0	17,393	✓
DAIHATSU Sirion, 1.0 L, 5-door, manual, hatch	4383	1522	2861	30.2	14,520	✓
KIA Rio, 1.5 L, 5-door, manual, hatch	4668	1816	2852	29.2	15,990	✗
MITSUBISHI Mirage, 1.5 L, 3-door, manual, hatch	4892	1680	3212	27.7	17,690	✗
MAZDA 121 Metro Shades, 1.5 L, 5-door, manual, hatch	5621	1933	3689	29.2	19,240	✗
FORD Ka2, 1.3 L, 3-door, manual, hatch	5700	1862	3839	35.6	15,990	✗
SMALL TO MEDIUM						
SUBARU Impreza RS, 2.5 L, 4-door, manual, sedan	3604	1430	2173	10.9	32,990	✓
PEUGEOT 307 XS, 1.6 L, 5-door, manual, hatch	4059	676	3383	15.6	25,990	Not tested in 2001
SUBARU Impreza WRX, 2.0 L turbo, 5-door, manual, hatch	4207	1444	2763	10.0	41,940	✓
HYUNDAI Elantra GL, 1.8 L, 5-door, automatic, hatch	4245	1900	2345	21.0	20,180	Not tested in 2001
TOYOTA Corolla Seca Ascent, 1.8 L, 5-door, manual, hatch	4471	1509	2963	20.7	21,630	✓✓
MITSUBISHI Lancer Gli, 1.5 L, 2-door, manual, coupé	4639	1680	2959	24.4	18,990	✗
HOLDEN Astra City, 1.8 L, 5-door, manual, hatch	4894	1327	3567	21.9	22,370	✓
NISSAN Pulsar ST, 1.8 L, 5-door, manual, hatch	5541	2041	3501	25.2	21,990	✗
MAZDA 323 Astina, 1.8 L, 5-door, manual, hatch	6088	1787	4300	30.5	19,990	✓
HONDA Civic Vi, 1.7 L, 5-door, automatic, hatch	6286	2052	4234	22.5	27,950	✗
NISSAN Pulsar LX, 1.6 L, 4-door, manual, sedan	6378	2199	4179	31.1	20,490	✗
MEDIUM						
MAZDA 6 Classic, 2.3 L, 4-door, automatic, sedan	3013	832	2181	8.9	33,785	✓✓✓
SUBARU Liberty RX, 2.5 L, 4-door, automatic, sedan	3848	1590	2257	9.9	38,890	✓
TOYOTA Camry Altise, 2.4 L, 4-door, automatic, sedan	3860	1578	2282	13.5	28,490	✗✗
HOLDEN Vectra GL, 2.2 L, 4-door, automatic, sedan	4903	1823	3080	16.9	29,070	✓
LARGE						
FORD Falcon XT, 4.0 L, 4-door, automatic, sedan	2948	1089	1859	8.5	34,560	✗✗✗
MITSUBISHI Magna Executive, 3.5 L, 4-door, automatic, sedan	3046	1330	1716	9.2	32,990	✗
HOLDEN Commodore Executive, 3.8 L, 4-door, automatic, sedan	3313	1609	1704	9.8	33,900	✗
TOYOTA Avalon Conquest, 3.0 L, 4-door, automatic, sedan	4304	1923	2381	12.7	33,780	✗
HONDA Accord V6, 3.0 L, 4-door, automatic, sedan	4385	1642	2743	8.9	49,100	✓
PEOPLE MOVER						
DAEWOO Tacuma, 2.0 L, 5-door, automatic, wagon	2814	947	1867	10.1	26,990	✗
KIA Carnival LS, 2.5 L, 4-door, automatic, wagon	4700	1718	2982	13.4	34,990	✗
HOLDEN Zafira, 2.2 L, 4-door, automatic, wagon	4779	1220	3559	14.1	33,990	✓
TOYOTA Avensis Verso GLX, 2.0 L, 4-door, automatic, wagon	5306	1766	3540	12.7	41,900	Not tested in 2001
MAZDA Premacy, 2.0 L, 5-door, automatic, hatch	6366	2012	4354	20.8	30,565	✗
HYUNDAI Trajet GLS, 2.7 L, 4-door, automatic, wagon	7276	2226	5050	17.8	40,880	✓
RENAULT Scenic Dynamique, 2.0 L, 5-door, automatic, wagon	7342	1969	5373	23.0	31,990	✓

* *Prices as at October 31, 2002 (including 10% GST and rounded to the nearest dollar), as quoted by manufacturers or distributors. All prices include air conditioning and power steering where available. Air conditioning has been regarded as standard equipment on some vehicles which have had extended marketing deals.*

Source: *NRMA Insurance, 2002.*

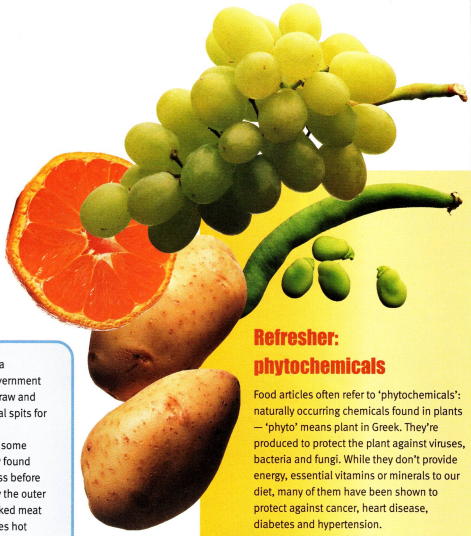
1 Change compared to 2001

This shows how repair costs for each model have changed since the 2001 test.

✗✗✗	Increased by more than 20%
✗✗	Increased by 10–20%
✗	Increased by up to 10%
✓	Unchanged or decreased by less than 10%
✓✓	Decreased by 10–20%
✓✓✓	Decreased by more than 20%

TIP: Watching your salt intake?

Watch for hidden sources of salt like stock cubes, soy sauce, oyster sauce and fish sauce — they can all contain a lot of salt. You can often get salt-reduced versions.



NEWS ON KEBABS

Food Safety Victoria has published the results of a survey on kebabs it conducted in 2001. Local Government Environmental Health Officers tested samples of raw and cooked chicken, lamb and beef taken from vertical spits for bacterial contamination.

Enough bacterial contamination was found in some chicken and lamb samples to be of concern. They found many businesses cook the meat for an hour or less before the first customer is served — which is fine if only the outer cooked layer is sliced off, but the inner undercooked meat might also be cut. If it hasn't reached temperatures hot enough to kill off any bacteria present, they're still going to be in the meat when you eat it.

Only about a third of businesses cook the meat on a hot plate a second time prior to serving to ensure it's fully cooked. Raw or pink meat was observed being cut from the spit at one in five premises.

Food Safety Victoria concluded that meat cooked on a vertical skewer poses a potential risk of food poisoning due to inadequate cooking times and temperatures, the improper holding of the cooked meat and the risk of cross-contamination of raw to cooked foods.

If you're partial to a kebab, go to a shop where they cut it off the spit and then cook it for a second time on a hot plate. It might pay to give a kebab a miss altogether if the meat on the spit looks undercooked.

ANTHONY ROBLES

Refresher: phytochemicals

Food articles often refer to 'phytochemicals': naturally occurring chemicals found in plants — 'phyto' means plant in Greek. They're produced to protect the plant against viruses, bacteria and fungi. While they don't provide energy, essential vitamins or minerals to our diet, many of them have been shown to protect against cancer, heart disease, diabetes and hypertension.

More than 900 different phytochemicals have been identified in plant foods so far. Some are antioxidants, the body's first line of defence against the damage caused by free radicals (free radicals are produced as part of normal cell activity, and can contribute to various diseases).

Eating a wide variety of plant foods — fruits, vegetables, grains, seeds and beans — is the only way of ensuring your diet includes an adequate range of phytochemicals. Vitamin supplements can't provide the rich diversity found naturally in foods.

BIG SAVINGS for big mortgages

Special deals from the banks are now available to almost everybody with a large mortgage — you only need to ask.

IN A NUTSHELL

- **Many lenders now offer home loan packages** *to some borrowers giving them considerable discounts on their interest rates.*
- **Some packages look after nearly all your banking and finance** *needs, offering discounts or benefits on transaction accounts, insurance, credit cards, savings and investment products and financial planning.*
- **To qualify for the discount with most institutions** *the main requirement is usually a loan of $150,000+, with even bigger savings for mortgages of $250,000+.*

Chances are you've already heard of the discount packages banks have been offering if you're a member of a professional association. But now a number of institutions have developed packages available to all borrowers with a loan of $150,000+, with even bigger discounts available for loans of $250,000+.

Some institutions have now also started to actively market their packages, making them more accessible. Others, though, are still very much under-the-counter and couldn't be found on the institution's website. In one case even the media spokesperson we talked to hadn't heard about the package.

Many people only find out about them through mortgage brokers. For example, Sarah and Peter (not their real names) approached their bank manager early last year for a new loan of more than $500,000, as they were planning to buy a bigger house. The loan was approved in principle and they were offered the standard home loan deal.

They also went to a mortgage broker, and after describing what kind of loan they wanted, were offered the 'package' from their bank — which the bank manager hadn't told them about.

WHAT'S ON OFFER?

While a package won't suit everyone (see page 18), the main advantage is a discount on the standard home loan interest rate.

Depending on the package and the amount you're borrowing you might get a loan with all the bells and whistles, such as an all-in-one account or offset account at a 0.5% discounted rate — just slightly more expensive than the no-frills loan from the same institution.

In Sarah and Peter's case, as they had such a large loan, they were given a 0.7% discount. They were also able to split the loan three ways without having to pay any extra fees: a standard variable loan with offset account, a fixed-rate loan and an equity loan. (An equity loan is secured against the part of the value of the house that you own. Sarah and Peter use it to finance their share investments.)

Most packages also have interest rate discounts on equity loans. Some packages also have discounts on fixed rate and margin loans (for more about margin loans see CHOICE, October 2001).

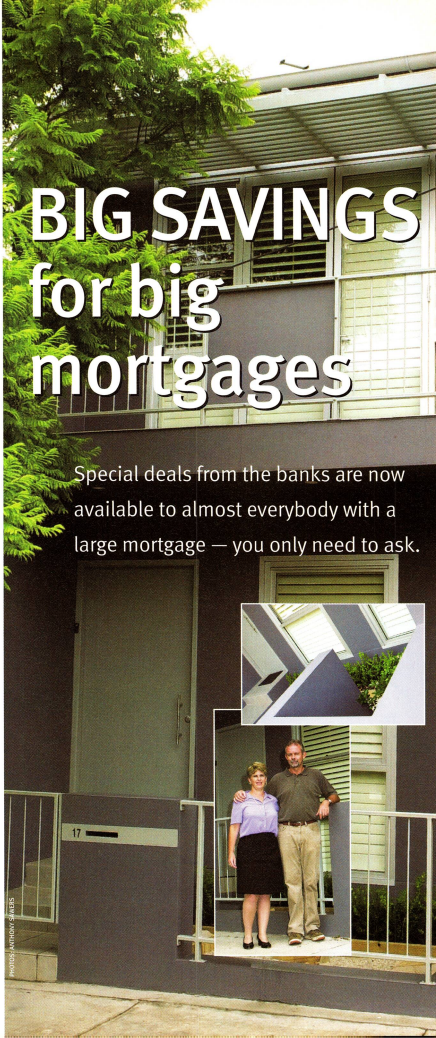


PHOTO: ANTHONY SPILES

WHAT ABOUT CREDIT UNIONS?

Credit unions usually don't offer this type of package. However, they may have discounts for some groups of customers, such as members of specific unions, older people or first home buyers.

You're usually charged an annual fee of around $300 for the package deal, though normal loan establishment and service fees are discounted or waived in many cases.

There are generally other benefits attached too. For example, Sarah and Peter got a transaction account with no service fees and the annual fee for their credit card was waived. Their bank also offers them a discounted rate on a personal loan, bonus interest on term deposits and discounted insurance premiums.

Other institutions offer free financial planning consultations, discounts on managed fund fees and share trading.

ALWAYS THE BEST DEAL?

So is a package always the best deal for you? This depends on your loan size and the accounts, loans and other dealings you have with your bank. While the packages offer many advantages, some people are better off just going for a low-interest no-frills loan.

In Sarah and Peter's case, they're saving $476 in annual fees on their loans, credit card and transaction account. While they pay the normal interest rate on their fixed loan, the interest rate on their standard variable rate loan and the equity loan is lower than the rate of the no-frills loan from the same bank, so they've definitely come out on top in comparison.

To check whether you'd make savings on a more average-sized loan, we considered as an example a 'standard' loan and accounts, a no-frills loan and a package. We compared total fees and interest you'd pay to pay off a $250,000 and a $150,000 loan in seven years, looking at three possible scenarios (we used the loans from a bank that offers a standard loan, package and no-frills loan; interest rates and fees used are current at the time of writing):

- Package used: The loan is split into an equity loan and a standard home loan with an offset account. They use the offset account for their savings. They also have a gold card and a transaction account with the same institution.
- Same scenario as above, but the loans, accounts and card aren't provided as a package, so normal fees and interest apply.
- No-frills loan used for the whole loan; no other financial relationship with the same institution.

Loan amount	Fees and interest paid on $250,000 loan ($)	Fees and interest paid on $150,000 loan ($)
Package	49,758	31,238
Standard products	56,435	35,903
Basic loan	47,874	29,324

Source: *CANNEX*

While the package results in considerable savings compared with having the loans, accounts and card unpackaged, the cheapest deal is the basic loan.

So whether a package is a good deal for you usually depends on what type of loan you want:

- If you want a loan with all the bells and whistles and would like to consolidate all your banking needs with one institution it's a good deal.
- If you don't need any extra features and have your transaction accounts, credit cards, etc, with different financial institutions, you're better off with a basic loan.

SO HOW CAN YOU GET ONE?

If you're currently looking for a home loan, check the packages in the table (page 20) and contact the institutions you're interested in. If you ask them directly about the package they'll offer it to you if you qualify.

Another way is to go to a mortgage broker. For more information about that, see *Using a mortgage broker,* right.

HOW TO NEGOTIATE THE BEST DEAL

Even if the packages aren't for you, you can still get a good deal:

- The first step is to find out how much you can borrow and what type of loan you want, and to get as much information as possible about what's on offer. For more information about the different types of home loan and their features go to www.choice.com.au/money and click on 'borrowing' in the right-hand margin, or look at *What loan for what* in CHOICE, May 1999. For information about current home loan interest rates check www.cannex.com.au or financial magazines and newspapers.
- Then find out what at least three lenders have to offer — maybe your own bank and two other banks or non-bank lenders and one or two mortgage brokers.
- Look for any special deals at the time, and for no-frills loans with a low interest rate that give you the flexibility to make extra repayments without penalty.
- Extra features like a redraw facility may make sense and are now sometimes available even with no-frills low-interest loans. (A redraw facility means you pay in more than the required amount and can draw it out again if necessary, but meanwhile it counts towards paying off the loan.) Before going for a standard loan on a higher interest rate that has all the bells and whistles, consider whether you really need all those features and whether they're worth the extra interest you'll pay. For more information see *Bump up your savings,* CHOICE, April 2002, or *Offset accounts* at www.choice.com.au/money; again, click on 'borrowing'.
- Now you're in a good position to negotiate. The lender is likely to want your business and so may at least give you a discount or even waive establishment or ongoing fees. A good idea might be to show them what deals other lenders offer and ask them to beat those offers.
- And if one lender knocks you back, don't be disheartened: just ask another one. When asking lenders about their policy on negotiating, we found that it's different from institution to institution, and sometimes even different employees of the same institution have different levels of discretion to negotiate.

Using a mortgage broker

Mortgage brokers can make finding a loan more convenient and faster. They have a number of lenders on their books and can compare loans for you. They usually also know about special offers and package deals.

However, it still makes sense to do your own research as well. To make sure the broker understands what type of loan you want, see *How to negotiate the best deal*, below left.

Also make sure the broker you're dealing with really acts in your interest. Brokers usually sell loans on a commission basis and are paid by the lender. Unfortunately there's no uniform legislation and regulation of the industry and there are concerns some brokers may be influenced by the amount of commission the different lenders pay.

Ask your mortgage broker which lenders they're dealing with and what commission they get from the different lenders.

Look for a broker who is a member of the Mortgage Industry Association of Australia (MIAA). You can find a listing of brokers in your area on its website at www.miaa.com.au, or contact them on (02) 9967 2889. Members are bound by a code of practice and subscribe to an ombudsman scheme, giving you at least some protection.

The biggest mortgage brokers (they're all members of MIAA) are:

- **AUSSIE MORTGAGE MARKET,** phone 13 13 33 or go to www.aussiemortgagemarket.com.au.
- **AUSTRALIAN FINANCE GROUP,** phone 1300 650 611, or go to www.afgonline.com.au.
- **MORTGAGE CHOICE,** phone 1800 646 789 or go to www.mortgagechoice.com.au.
- **PLAN AUSTRALIA,** phone 1300 787 814 or go to www.planaustralia.com.au.

If you have a complaint or concerns about a broker you're dealing with, contact the Australian Securities and Investments Commission infoline on 1300 300 630 or the Consumer Credit Legal Centres/Services in NSW, VIC and WA. The contact details are:

- **NSW:** Phone (02) 9212 4111 or 1800 247 890, or go to www.cclcnsw.org.au.
- **Victoria:** Phone (03) 9602 3800 or 1800 803 800, or go to www.ccls.org.au.
- **WA:** Phone (08) 9481 7665 or 1800 627 662.

Pay off faster and save

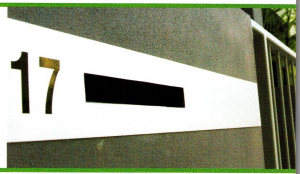
On a $200,000 home loan over 25 years at an interest rate of 6.55%, you'll pay more than $200,000 in interest to your lender. The best way to save is by making extra repayments so that you reduce the loan term and the interest you pay. For example:

- **Pay more** than the minimum repayment: just $100 extra per month saves thousands in interest; an extra $100 each week saves you just under $100,000 interest on the $200,000 loan.
- **Pay fortnightly** instead of monthly — this is an easy way to make an extra monthly repayment each year.
- Do a **pretend fix**. Fixed loans usually restrict you from making extra repayments, so if you're thinking of having one, consider a split loan instead — you fix only part of your loan — and/or do a 'pretend fix' instead. Ask your lender to calculate your monthly repayment figure at 2% or 3% above the current variable rate and make repayments accordingly. This means you don't have to worry as much about interest rate rises as you've already budgeted for some, and meanwhile you'll save by paying off your loan faster. If interest rates fall, leave your repayments at the higher level.
- **Use your mortgage for your savings.** If you have a redraw facility you can deposit your emergency funds and savings into your mortgage and the extra funds save you interest. An offset facility may also save you money, as it allows any extra funds in your account to be counted towards paying off your mortgage. But beware: most loans with an offset facility charge a higher interest rate than basic loans. If you have a large mortgage this may quickly erode your savings and you may end up paying more in the end (see *Offset accounts* at www.choice.com.au/money for more on this).
- **One-off extra repayments.** Look for a mortgage that gives you the flexibility to make small one-off extra repayments at any time. So if you get your tax return, a bonus or other unexpected funds, pay them straight into your mortgage.

Home loan packages: an institution's package may have the same name but different discounts and benefits, based on different loan amounts. We've listed all the variations of packages like this.

BIG LOANS

If you're applying for a large loan of $500,000 or more, ask for a relationship banker/personal adviser. They should be able to negotiate with you and usually give you a discount on the interest rate. They may also offer to assist you with managing your financial affairs.



						ELIGIBILITY		
Institution	Package name	States available	Customer phone	Website	Package fee per year ($)	Min initial borrowing* ($)	Must have other accounts / products with lender	Specific income requirements ($)**
ADELAIDE BANK	Executive Offer	All	13 22 20	www.adelaidebank.com.au	300	150,000	✓	70K single, 100K joint
AMP	Executive Club	All	13 30 30	www.amp.com.au	300	200,000 **(D)**		
ANZ	Breakfree	All	13 13 14	www.anz.com.au	295	150,000	✓	
ANZ	Breakfree	All	13 13 14	www.anz.com.au	295	250,000	✓	
ANZ	Prof. Mortgage	All	13 13 14	www.anz.com.au	0	50,000		50K single, 75K joint
ANZ	Prof. Mortgage	All	13 13 14	www.anz.com.au	0	125,000		50K single, 75K joint
ANZ	Prof. Mortgage	All	13 13 14	www.anz.com.au	0	250,000		50K single, 75K joint
BANKWEST	Gold Club	All	13 17 19	www.bankwest.com.au	0	100,000	✓	
BANKWEST	Gold Club	All	13 17 19	www.bankwest.com.au	0	250,000	✓	
BANK OF QUEENSLAND	Qld Advantage	Qld	1300 557 272	www.bankofqueensland.com.au	300	125,000		50K single, 75K joint
BANK OF QUEENSLAND	Qld Advantage	Qld	1300 557 272	www.bankofqueensland.com.au	300	150,000		50K single, 75K joint
BANK OF QUEENSLAND	Qld Advantage	Qld	1300 557 272	www.bankofqueensland.com.au	300	250,000		50K single, 75K joint
BENDIGO BANK	Ultimate Homeloan	All	1300 366 666	www.bendigobank.com.au	0	20,000	✓	
BENDIGO BANK	Ultimate Homeloan	All	1300 366 666	www.bendigobank.com.au	0	20,000	✓	
BENDIGO BANK	Green home loan **(A)**	All	1300 366 666	www.bendigobank.com.au	0	20,000		
CITIBANK	Discount pack	SA	13 24 84	www.citibank.com.au	0	150,000		
CITIBANK	Discount pack	All but SA	13 24 84	www.citibank.com.au	0	250,000		
COMMONWEALTH	Wealth Pack Opt 1	All	13 24 35	www.commbank.com.au	300	250,000 **(E)**	✓	
COMMONWEALTH	Wealth Pack Opt 2	All	13 24 35	www.commbank.com.au	330	150,000 **(F)**	✓	
HERITAGE BS	Variable Options	All but NT, Tas, WA	13 14 22	www.heritageonline.com.au	60 / 96 **(C)**	50,000		
HSBC	PowerVantage	NSW	1300 308 880	www.hsbc.com.au	240	250,000 **(G)**	✓	
HSBC	PowerVantage	ACT, Qld, Vic	1300 308 880	www.hsbc.com.au	240	200,000 **(G)**	✓	
HSBC	PowerVantage	NT, SA, Tas, WA	1300 308 880	www.hsbc.com.au	240	150,000 **(G)**	✓	
NATIONAL	National Choice	All	13 13 12	www.national.com.au	375	150,000		**(J)**
HOMESIDE LENDING	HomePlus	All **(B)**	13 22 18	na	120	120,000	✓	50K single, 75K joint
HOMESIDE LENDING	HomePlus	All **(B)**	13 22 18	na	120	250,000	✓	50K single, 75K joint
RAMS	SmartWay Gold	All	13 72 67	www.rams.com.au	300	150,000		
RAMS	SmartWay Gold	All	13 72 67	www.rams.com.au	300	250,000		
RAMS	Better Offset Gold	All	13 72 67	www.rams.com.au	300	150,000		
RAMS	Better Offset Gold	All	13 72 67	www.rams.com.au	300	250,000		
ST GEORGE	Prof. Benefits Pkg.	All	13 33 30	www.stgeorge.com.au	0	200,000		
ST GEORGE	Prof. Benefits Pkg.	All	13 33 30	www.stgeorge.com.au	0	300,000		
ST GEORGE	Prof. Benefits Pkg.	All	13 33 30	www.stgeorge.com.au	0	500,000		
SUNCORP	Prof. Package	All	13 11 55	www.suncorp.com.au	350	150,000		
WESTPAC	Premier Advantage	All	13 19 00	www.westpac.com.au	300	150,000	✓	
WESTPAC	Premier Advantage	All	13 19 00	www.westpac.com.au	300	250,000	✓	
WESTPAC	Premier Advantage	All	13 19 00	www.westpac.com.au	300	500,000	✓	

CAN YOU GET A DISCOUNT?

- If you belong to a **professional association** check whether it has a relationship with a financial institution and whether special deals and discounts are offered to members.
- Also talk to your **employer**: they may have a relationship with a specific financial institution that entitles you to some deals.
- Do you have some **bank shares**? A number of banks, such as **ANZ, BANKWEST, BENDIGO BANK, NATIONAL AUSTRALIA BANK** and **WESTPAC**, offer specific benefits and discounts to shareholders, which may include fee and/or interest rate discounts for home loans.

INTEREST RATE DISCOUNTS†			FEE DISCOUNTS†		DISCOUNTS / BENEFITS FOR:				
ndard riable loan	Equity loan / line of credit (%)	Other	Application fees	Ongoing loan fees	Credit card	Personal loan	Transaction account	Savings account / term deposit	Insurance
50	0.50		Discount	Waived	✓	✓	✓	✓	✓
50	na		**(M)**	Waived			✓		
50	0.50	**(K)**	Waived	Waived	✓	✓	✓	✓	✓
60	0.60	**(K)**	Waived	Waived	✓	✓	✓	✓	✓
25	0.25		Paid	Paid					
50	0.50		Paid	Paid					
60	0.60		Paid	Paid					
30	0.33		Paid	Paid	✓ **(P)**		✓ **(P)**		✓ **(P)**
50	0.33		Paid	Paid	✓ **(P)**		✓ **(P)**		✓ **(P)**
30	0.30		Waived	Waived	✓	✓	✓	✓	
50	0.50		Waived	Waived	✓	✓	✓	✓	
60	0.60		Waived	Waived	✓	✓	✓	✓	
20	na		Paid	Paid	✓	✓	✓		
na	na		Paid	Waived	✓	✓	✓		
50	na		Paid	Waived	✓	✓	✓		
15	0.15		Paid	Paid					
15	0.15		Paid	Paid					
50	na	**(K)(L)**	Waived	Waived	✓	✓	✓	✓	✓
30	na	**(K)**	Discount	Waived	✓	✓	✓	✓	✓
45	na		Discount	Paid	✓		✓		✓
375	0.375	**(K)(L)**	Discount	**(N)**	✓	✓	✓	✓	
375	0.375	**(K)(L)**	Discount	**(N)**	✓	✓	✓	✓	
375	0.375	**(K)(L)**	Discount	**(N)**	✓	✓	✓	✓	
50	0.15	**(K)**	Waived	Waived	✓		✓	✓	✓
30	na		Paid	Paid	✓		✓		
50	na		Paid	Paid	✓		✓		
na	0.50		Paid	**(N)**			✓		
na	0.60		Paid	**(N)**			✓		
40	na		Paid	**(N)**					
50	na		Paid	**(N)**					
25	0.10	**(K)**	Discount	Paid	✓		✓		✓
50	0.25	**(K)(L)**	Discount	Paid	✓		✓		✓
50	0.50	**(K)(L)**	Discount	Paid	✓		✓		✓
50	0.50		Waived	Waived			✓	✓	
40	0.40	**(K)**	Waived	Waived	✓	✓	✓	✓	✓
50	0.50	**(K)**	Waived	Waived	✓	✓	✓	✓	✓
70	0.70	**(K)**	Waived	Waived	✓	✓	✓	✓	✓

* *While some institutions count total borrowings, others count the individual loan volume. Please check with the institution for details.*

** *This column lists specific income requirements to be eligible for the package. However, other income requirements may apply, too: for example, for the credit assessment for the loan approval or to get a gold card, which is sometimes one of the required products/accounts.*

† *Discounts may only apply to some, not all, loans on offer from the institution. Check with the institutions for details.*

na Not available

(A) *Needs to fulfil criteria for environmentally friendly building, eg solar hot- water system, insulation, low-flow shower heads.*

(B) *Available through brokers.*

(C) *$5/month owner-occupied; $8/month investment.*

(D) *$250,000 in Sydney.*

(E) *This figure can also include bank deposits and investments; ongoing requirement of $200,000.*

(F) *This figure can also include bank deposits and investments; ongoing requirement of $100,000.*

(G) *Or $75,000 in deposits with HSBC or managed by an HSBC financial planner.*

(H) *Or a member of an eligible profession/professional organisation.*

(J) *Part of the borrowings must be for residential investment property or the borrower must be a recognised member of an eligible profession or have an income of at least $75,000.*

(K) *Interest rate discounts on margin loans.*

(L) *Interest rate discounts on fixed loans.*

(M) *Subsequent loan application fees discounted.*

(N) *No ongoing fees for home loans.*

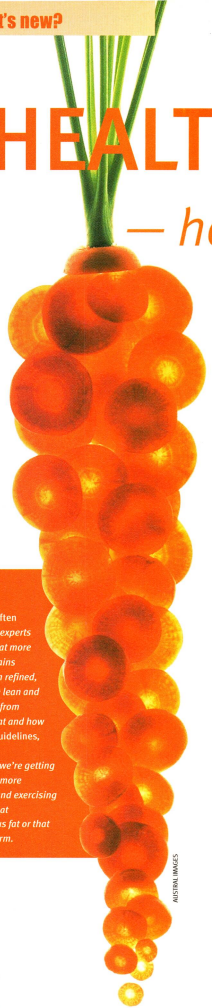
(P) *Discounts are part of the BankWise package, available to all Bankwest Home loan customers for $8 monthly fee, complimentary with the Gold Club Package.*

THANK YOU

We'd like to thank Cannex for its help with this article.

HEALTHY EATING — how hard can it be?

New theories and fad diets have been undermining a lot of the old wisdom recently. What's the real story?



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IN A NUTSHELL

- Contrary to the way it's often *portrayed in the media, the experts agree on a lot: we need to eat more fruit and vegetables, our grains should be whole rather than refined, our protein foods should be lean and our fat should mostly come from plants or fish. For what to eat and how much, see* Healthy eating guidelines, *page 26.*
- It's not rocket science — *we're getting fatter because we're eating more (including more fast food) and exercising less. There's no evidence that carbohydrates are making us fat or that low-carb diets work long-term.*

Eating well sounded easy for many years: less saturated fat, more fruits, vegies and grains, and Bob's your uncle. Then all this dietary wisdom started to be questioned, with unproven theories and fad diets appearing that turned the old guidelines on their head. So what *is* the current state of knowledge?

The Dietary Guidelines For Australians are being reviewed at present. The final version is due out any time now. And no, they won't suddenly tell us to eat high-fat, high-protein, low-carbohydrate diets to lose weight in a flash and stay healthy forever. Apart from some tweaking they're pretty similar to the old guidelines (1992) — perhaps not as sexy as a celebrity diet, but sound advice.

In this article we take a look at eating well: the controversies, where there's consensus, and emerging concepts.

CONTROVERSY: CARBOHYDRATES MAKE YOU FAT

Last year a *New York Times* article ('What if it's all been a big fat lie?') created quite a stir when the writer praised the Atkins diet (high-protein, high-fat, low-carb) and blamed the health authorities' perceived dietary advice to eat plenty of carbohydrates and little fat for making Americans fatter. For a critique of this article, see *Big fat lies: the truth about the Atkins diet*, above right.

Low-carb diets are currently popular because they may result in quick initial weight loss (partly by losing water and muscle). But the claim that your body will be forced to burn off fat reserves for energy isn't supported by research. And by definiton these diets are high in protein and fat (often the 'bad' saturated type) — so the long-term safety of this type of diet is highly questionable. Some experts believe it's a recipe for a heart attack and studies have shown that some of these diets can lead to loss of calcium in the urine (putting you at risk of osteoporosis).

A review recently conducted by a leading Australian nutritionist concluded that there's not a single long-term study proving the effectiveness of a low-carb diet at reducing weight. One recent study (which hasn't been published yet) claims to show the Atkins diet reduced weight and certain blood fats, but only 45 people completed this short-term trial. These volunteers cut their calories dramatically (so the fast weight loss isn't surprising) and the fish oil supplements they took could account for the favourable effects on blood fats.

Verdict: There's no evidence that low-carb diets reduce weight over the long term, and they may well be risky for your health.

CONTROVERSY: LESS FAT MAKES YOU FATTER

There's a number of low-carb proponents who say we're eating less fat than before and still getting fatter.

Yes, we are getting fatter (well over half of Australian adults are overweight or obese) but no, despite the guidelines we're not eating substantially less fat. The amount of fat we report eating has hardly changed in the last 20 years — comparison of figures from the Australian National Dietary Survey in 1983 and 1995 shows only a small reduction in total fat intake.

What has changed is the total amount of kilojoules we're eating (around 350 more a day since the 1983 survey) and the amount of exercise we're doing. A survey conducted in 1997 and again in 1999 indicated that the proportion of Australian adults participating in enough physical activity to provide a health benefit had declined from 62% to 57%, and the proportion who reported not doing any physical activity at all increased from 13% to 15%.

Verdict: It's not rocket science — we're not eating substantially less fat and still getting fatter. We're eating more food altogether and exercising less.

CONTROVERSY: NOTHING WRONG WITH SUGAR?

Sugar used to be blamed for everything from diabetes and hyperactivity to heart disease. It's now off the hook as far as these conditions are concerned, but it's not quite the saint the sugar industry would have us believe.

There's still strong evidence that sugar (along with other carbohydrates, including starches) can cause dental decay. And there are still a few important nutrition issues relating to sugar in the diet. For these reasons a dietary guideline on sugar has been retained (although the wording now is 'moderating' rather than 'reducing' added sugar).

Refined sugar provides kilojoules, but without other beneficial nutrients like fibre, vitamins and minerals (that's why they're known as **'empty kilojoules'** or **'empty calories'**). This can make it difficult for heavy sugar users, who may eat sugary products instead of more nutritious foods, to get enough vitamins and minerals.

Another controversial argument is the **'sugar-fat seesaw'**. One side argues that when people eat a low-fat diet they eat

Big fat lies: the truth about the Atkins diet

You may have heard the noise of dietitians and health experts having hysterics last year when the prestigious *New York Times Magazine* published an article which argued that loading our plates with fatty meats, cheeses, cream and butter is the key not just to weight loss, but to a long, healthy life.

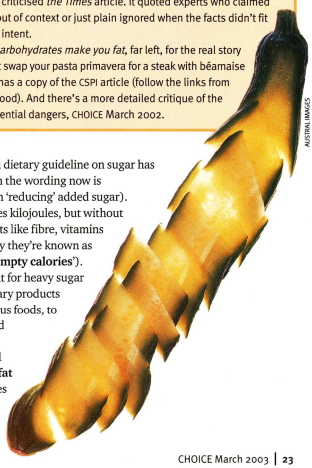
The article appeared well researched, and was studded with impressive supporting quotes from some of the luminaries of the international healthy-eating establishment.

"Influential researchers are beginning to embrace the medical heresy that Dr Atkins was right," says the article's author, who claims that it's not fatty foods that make us fat and raise our risk of heart disease, it's carbohydrates. And to most readers the arguments sounded perfectly plausible.

The idea that carbohydrate is the dietary villain and that fat is good was devised by Dr Robert C Atkins and turned into his bestseller Atkins diet books. The diet essentially turns conventional diet advice on its head. One book promises "eating rich, delicious gourmet foods can be your path to permanent weight loss" — foods which include plenty of butter, cream and other previously taboo saturated fats.

But as is often said, it's wise to remember that when something sounds too good to be true, it usually is. In a recent article, the Center for Science in the Public Interest (CSPI), a leading US-based independent nutrition advocacy organisation, strongly criticised *the Times* article. It quoted experts who claimed they had been taken out of context or just plain ignored when the facts didn't fit the author's apparent intent.

See *Controversy: carbohydrates make you fat*, far left, for the real story and why you shouldn't swap your pasta primavera for a steak with béarnaise sauce. CHOICE Online has a copy of the CSPI article (follow the links from www.choice.com.au/food). And there's a more detailed critique of the Atkins diet and its potential dangers, CHOICE March 2002.



AUSTRAL IMAGES

a lot of sugar in compensation, and so if you tell them to limit their sugar intake they'll increase their fat intake. The other side argues that there's evidence that a diet high in fat is likely also to be high in sugar, so if you tell people to reduce their sugar intake they'll reduce their fat as well (by reducing foods like cakes, biscuits and ice cream).

Potentially the most serious accusation against sugar is the emerging research that suggests large quantities of fructose (a type of sugar) may be involved in **syndrome X** — a name coined to describe a cluster of abnormalities associated with insulin resistance, high blood pressure, obesity (centred around the stomach) and high blood triglycerides that increase the risk of diabetes and coronary heart disease. For more see *Insulin resistance and syndrome X*, right.

The extent of the link is far from clear, but it seems to be related to the path that fructose takes to becoming energy — it can involve the production of unhealthy fats called triglycerides in the liver. Raised triglycerides in the blood are an integral part of insulin resistance and syndrome X.

Ordinary table sugar (sucrose) is made up of half glucose and half fructose. Corn syrup, a sweetening agent commonly used in the US (but not Australia) is almost entirely fructose.

A wealth of animal studies supports the idea but so far only a very limited number of human studies do. Some experts say there's not enough fructose in our diets to have any noticeable effect (large amounts of fructose were fed in animal studies) — others disagree. It's early days and more research is needed to examine the effects of fructose on human health. There's no suggestion that eating fruit (which provides fructose in association with dietary fibre) is a risk.

Verdict: There are enough potential (if not proven) health risks from refined or added sugar and no nutritional advantages so it's worthwhile limiting how much sugary food you eat.

EMERGING CONCEPT: GI

The concept of the glycaemic index (GI) isn't new, but how important it is, if at all, when choosing what to eat is still being debated.

GI is a score out of 100 based on how quickly foods raise your blood glucose level. Foods that produce a rapid rise in blood glucose have a higher GI score. Those you digest slowly cause a more gradual rise and score lower.

Many starchy foods, such as most breads and breakfast cereals, some types of rice and potatoes tend to have high GI values (surprisingly, higher than table sugar). Pasta, grainy breads and some other breakfast cereals (such as oat bran cereals, muesli and porridge) have low GI values. Many soft drinks and juices have medium values and some high-fat foods, such as ice cream and chocolate, have low values.

Some experts believe high-GI carbohydrate diets are making us fat as well as contributing to insulin resistance (see *Insulin resistance and syndrome X*). While limited studies suggest they could be right, others don't support the theory.

However, several recent studies suggest that diets with a low GI may improve insulin sensitivity and that keeping to a low-GI diet may be associated with a lower risk of type 2 diabetes.

Clearly, more research is needed in the whole area.

And the use of the GI concept in marketing of foods can have its problems. Some products are now being promoted on the merit of their low-GI (such as ice cream and mousse) but they're not very nutritious foods. The GI of individual foods is only one part of the puzzle. We eat meals, not individual foods, which changes the GI. For example, breakfast cereal with milk added lowers the GI of the meal.

Plus, despite the high GI of most breads and rice, as well as potatoes, they're still nutritious foods you shouldn't avoid. Eating food that's as unprocessed as possible, such as wholegrain foods (which generally have a lower GI and are higher in fibre), will kill two birds with the one stone.

FIZZY DRINKS = FAT KIDS?

While numerous studies have found no relationship between intake of ***sugars and obesity****, an American study did find that an increase in* ***sweetened soft drink consumption*** *was a risk factor for obesity in 11–12 year olds.*

The researchers suggested the reason was that the number of kilojoules consumed later on in the day weren't reduced in the same way as they would be if the kilojoules came from a food rather than a drink.

This finding is particularly worrying for Australian children, as there's been a huge increase in soft-drink consumption in Australia (30% increase from the late '80s to late '90s).

Verdict: For people with diabetes, who need to watch their blood glucose levels, making low-GI choices within a food group can help manage their condition — and the new GI symbol on foods may make the job of choosing a little easier (for more on this, see CHOICE, November 2002).

As one in four Australians over the age of 25 either has type 2 diabetes or impaired glucose tolerance (pre-diabetes), Diabetes Australia believes it's worthwhile for everyone to consume a diet with a lower GI.

CONSENSUS: FAT AND HEART DISEASE

If there's any advice that experts agree on, it's that people should cut back on **saturated fat —** the main type in milk, cream, butter and cheese, fatty meats, palm and coconut oil and hydrogenated vegetable oils used in many processed foods. Research consistently shows that an increase in saturated fat is associated with an increased risk of coronary heart disease (CHD).

Another baddie for heart disease is **trans fat** (found in some hardened oils used in bakery foods and some takeaway fast foods). There's good evidence that it raises the amount of 'bad' cholesterol and lowers the amount of 'good' cholesterol in the blood.

Replacing saturated fat with **omega-6 polyunsaturated fats** lowers the level of 'bad' cholesterol as well as triglycerides (another risk factor for heart disease) and in turn reduces the risk of heart attack. They're found mainly in seed oils, such as sunflower, safflower, sesame and corn oils.

There's good evidence that **marine omega-3 polyunsaturated fats** reduce heart attacks, so eating fish reduces the risk of death from heart disease. Fish oil has a greater effect on triglycerides than omega-6 polyunsaturated fats do, and also has a more potent effect in preventing heart arrhythmia. There's some evidence that **omega-3 plant polyunsaturated fat** in leafy plants, canola and flaxseed (linseed) reduces the risk of CHD.

Replacing saturated fat with **monounsaturated fat** lowers 'bad' cholesterol but not as much as polyunsaturated fat does. While there's little evidence that monounsaturated fat on its own has as much of an effect, it's found in valuable antioxidant-rich foods like extra-virgin olive oil, avocados and many types of nut (for example, macadamias, cashews and almonds). Canola and peanut oils are also rich in monunsaturated fat.

Dietary **cholesterol** increases 'bad' cholesterol but much less than saturated and trans fats do. Cholesterol is only found in animal foods; egg yolks, liver and brain are very rich in it. You can eat moderate amounts of cholesterol-rich foods if you're at a low risk of heart disease but if you're at high risk you should restrict foods that are high in saturated fat and cholesterol, such as bacon and eggs.

EXERCISE

Staying healthy isn't just a matter of eating healthily — you need to exercise as well.

Moderate physical activity (such as brisk walking, swimming — any activity that gets your heart going but doesn't make you breathless) for 30 minutes on most, preferably all, days of the week will help improve your health.

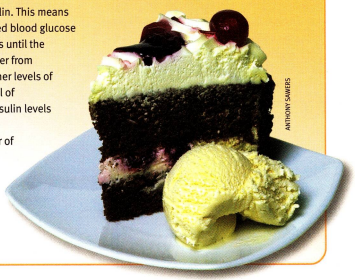
Insulin resistance and syndrome X

Syndrome X refers to symptoms such as high blood pressure and high levels of triglycerides in the blood that together increase your risk of heart disease. What seems to connect the features of syndrome X together is insulin resistance. Insulin is a hormone that encourages our tissues, particularly muscle, to take up glucose from the blood after a meal (to use for energy or to store for later). Insulin also stops the liver from releasing fat, a potential fuel, into the blood after a meal.

A person who's insulin-resistant has cells that respond sluggishly to insulin. This means glucose doesn't pass from the blood to the cells after a meal, leading to raised blood glucose levels, which in turn signals for more insulin to be released from the pancreas until the glucose is taken up by the cells. While normal levels of insulin prevent the liver from releasing triglycerides (one type of fat) into the blood after a meal, these higher levels of insulin actually stimulate the liver to release triglycerides. The increased level of triglycerides in the blood along with high blood pressure arising from high insulin levels are risk factors for heart disease.

What causes insulin resistance is still being studied — there are a number of dietary theories (high intake of saturated fat, high-fructose diets, diets with a lot of high-GI carbohydrates), but nothing concrete.

It's important to remember that, on balance, taking in more kilojoules than we're expending may be what's most to blame for insulin resistance by making us fat, and genetic susceptibility also has a large part to play.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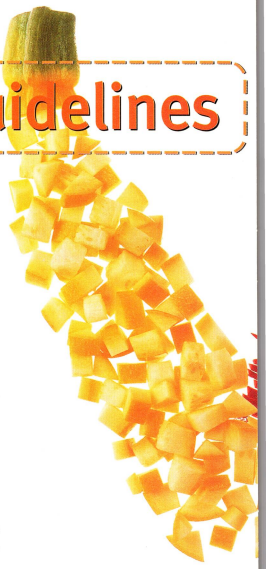
Healthy eating guidelines



After all the controversy and emerging theories, here's advice you can still rely on to have a healthy diet.

Eat plenty of fruit and vegies

Why?

Studies of large populations throughout the world consistently show that people who have diets high in fruit and vegies (including legumes — beans, peas and lentils) have substantially lower risks of coronary heart disease, stroke, several major cancers, possibly high blood pressure, obesity and type 2 diabetes (formerly called non-insulin-dependent diabetes).

How much?

At least two serves of fruit and five of vegies each day (for adults). A serve of fruit is about one medium-sized piece, or two small pieces, for vegies, it's about half a cup, cooked.

How to do it

Variety is the key — benefits come from a combination of substances working together, so eat as many different-coloured fruit and vegies as you can to get maximum benefit.

Eat plenty of cereals, preferably wholegrain

Why?

Cereal fibre and whole grains (which include a range of vitamins and other beneficial chemicals from the outer layer) have been shown to give you a decreased risk of coronary heart disease and some cancers, particularly bowel cancer. Data from several countries suggests that eating more bread and cereals helps you eat less fat.

How much?

At least four serves a day for women and five for men. A serve is two slices of bread or a cup of cooked rice or pasta, for example.

How to do it

Cakes, biscuits and pastries don't count here — they contain a lot of fat and should be occasional foods only. Easy ways to meet the daily target include eating bread with each meal (preferably wholegrain), regularly using rice, couscous, pasta or noodles to accompany hot dishes, and having cereal for breakfast .

Include lean meat, fish, poultry and/or alternatives such as legumes and nuts

Why?

Meat, fish and chicken are an important source of iron, which is absorbed much better by the body than non-haem iron from grains and vegetables. Iron deficiency can lead to tiredness and may progress to anaemia and other serious conditions. Meat is also an important source of zinc (important in making protein in the body), vitamin B_{12} (necessary for the nervous system as well as for making DNA) and of course protein. Legumes and nuts are a good source of protein and other nutrients for vegetarians.

How much?

Eat a moderate serve of lean red meat three or four times a week; if you don't you need to make sure you eat other foods high in iron (see below; this applies especially to girls, women and athletes). Two to three meals of fish a week are recommended to obtain omega-3 fatty acids (see *Consensus: fat and heart disease*, page 25).

How to do it

Liver, oysters and mussels are the best sources of iron, followed by beef and lamb, pork and chicken. Soy beans, green vegies, eggs and almonds are also quite high in iron but it's not absorbed as well. Vegetarians should choose from a variety of legumes (beans and pulses), green vegetables, nuts and seeds to get their iron. Wholegrain and wholemeal cereals are also good sources of iron and zinc. Vitamin B_{12} is found in animal foods and added to some soy products and cereals.

Limit saturated (and trans) fat

Why?

High levels of saturated and trans fat in the diet are risk factors for heart disease (see *Consensus: fat and heart disease* , page 25, for more on this).

How much?

Saturated and trans fat together shouldn't make up more than 10% of the kilojoules you eat.

How to do it

Saturated fat's the main type in milk, cream, butter, cheese, fatty meats, palm and coconut oil, and in hydrogenated vegetable oil used in many processed foods. Eat reduced- and low-fat milk, cheese and yoghurt. Use polyunsaturated or monounsaturated spreads instead of butter. Eat lean cuts of meat, discard skin from chicken, cut back on fatty mince, sausages, processed and luncheon meats. Limit creamy sauces and gravies. Many fast foods like fried chicken, burgers and chips are high in saturated fat. Cut back on biscuits, pastries and cakes (commercial ones are usually high in saturated fat and some also contain trans fats produced during processing of vegetable oils).

Include reduced-fat dairy foods and/or alternatives in your diet

Why?

Dairy foods are a major source of protein, vitamins and minerals. They are also the richest source of calcium in the Australian diet. Not getting enough calcium is one factor associated with osteoporosis.

How much?

Three serves of dairy foods or alternatives a day are recommended for women and two to four serves for men. A serve is a cup of milk, 40 g of cheese, 200 g (a tub) of yoghurt.

How to do it

Full-fat dairy products are high in saturated fat so it's best to choose reduced- and low-fat versions. Calcium-enriched milks are also available. Cottage and ricotta cheese have very little calcium and can't be counted as a serve. Dairy alternatives include calcium-fortified soy beverages, calcium-fortified tofu, a cup of almonds, five sardines or half a cup of canned pink salmon (with bones).

Drink plenty of water

Why?

Water is essential for life. It's needed for digestion, absorption, transportation and as a solvent for nutrients, for elimination of waste products and temperature regulation. Long-term mild dehydration and poor fluid intake can result in increased risk of kidney stones and urinary tract cancers.

How much?

It's recommended that average-sized adults drink six to eight glasses (1.5 to 2 L) of fluid a day. If you're very active or work in hot conditions, you'll need more.

How to do it

Water is best — it doesn't have any kilojoules. Tea contains antioxidants, which may help protect you against cancer and heart disease. Coffee contains about twice as much caffeine as regular tea. Too much caffeine makes you urinate more and so you lose fluid. Fruit and vegetable juices can be a useful source of vitamin C, potassium and folate. Limit cordials and soft drinks with added sugar — you'll add lots of kilojoules without any important nutrients. Alcohol is a strong diuretic and high in kilojoules.

Choose foods low in salt

Why?

Cutting back on salt (sodium chloride) may stop your blood pressure getting higher as you get older, and high blood pressure is a risk factor for heart disease and stroke. And for most people cutting back on salt can help reduce already high blood pressure. The evidence is growing that salt's a factor in osteoporosis, kidney stones, asthma and heart enlargement.

How much?

An upper daily limit of 2300 mg of sodium is recommended — that's just over a teaspoon of salt. This includes salt you add at the table and in cooking (estimated at about 15% of total salt intake) as well as salt present in processed foods (estimated at about 75% of total salt intake).

How to do it

Choose low- and reduced-salt versions of food like bread (a significant source of salt in our diets), breakfast cereals, crackers, baked beans and other canned foods, soups, spreads and sauces; watch how much take-away food you eat (like burgers, chips, meat pies, pizzas); soy, oyster and fish sauce are high in salt (try using reduced-salt versions at home). Watch out for stock cubes and for MSG and hydrolysed vegetable protein in ingredient lists — they're a source of sodium.

Limit alcohol

Why?

Drinking a lot of alcohol is is associated with a huge range of conditions, the most important being high blood pressure and stroke, various cancers (including liver and breast), alcoholic hepatitis and cirrhosis of the liver. On the flipside, moderate intake of alcohol can reduce the risk of heart disease in people over 45 and possibly the polyphenols in red wine (which are antioxidants) may prevent blood cells sticking together and also reduce fatty deposits in your arteries.

How much?

It's recommended that adults, if they drink at all, limit their alcohol to no more than two standard drinks a day for men and one for women. This is also the level at which heart protection is seen in population studies.

How to do it

A can or stubbie of regular beer (4.9% alcohol) is one and a half standard drinks; of medium light beer (3.5%) one standard drink; and of light beer (2.7%) half a standard drink. One nip of spirits or 100 mL of wine (about half the amount usually poured) is a standard drink, and a can of premixed spirits (about 5% alcohol) is one and a half standard drinks.

Don't eat too much sugary food

Why?

Sugar provides kilojoules, but no needed nutrients and high sugar users may eat fewer nutritious foods. It's also linked to dental decay and there are some concerns it may be associated with syndrome X (for more on sugar and your health see *Controversy: nothing wrong with sugar*, page 23).

How much?

Total sugar, which includes naturally occurring sugars in fruit and milk as well as sugar added as sucrose (table sugar), glucose, fructose, malt or honey shouldn't make up more than 20% of the kilojoules you eat.

How to do it

Limit your consumption of foods that contain sugar without essential nutrients, for example confectionery, soft drinks, cakes, biscuits and pastries. While it's OK to add a teaspoon of sugar or honey to a breakfast cereal for taste, don't go overboard — maybe add fruit instead.

Hopes, dreams and $100 creams

Anti-aging creams and potions are rife in department stores and specialist clinics. Do they deliver what they promise?

IN A NUTSHELL

- **Some promises for anti-aging creams** *sound too good to be true. We consulted the experts and literature to sort out fact from fiction.*
- **Some of the ingredients** *In anti-aging creams have so far proven quite promising. But without knowing their concentrations, you're none the wiser whether they'll work.*
- **Experts' opinions vary** *as to how effective ingredients are. All agree, however, that if you want to use a product to protect your skin from the signs of aging, choose the most important one: a good sunscreen (see page 32).*

Wrinkles are a testimony of the life we've lived — not just of our age but also of all the emotions, all the ups and downs we've experienced in our lives. But the emphasis in fashion, media and advertising all around us is on youth — and youthful, radiant-looking skin, especially for women.

So it's hardly surprising many of us spend lots of money in department stores, beauty salons or cosmetic clinics on an ever increasing array of anti-aging creams and potions that promise us to "erase the first signs of aging", "help minimise visible lines and wrinkles" and "see visible results after just eight days".

But can you believe the marketing hype? After all, wrinkles take around 30 years to develop, so can cosmetic products really make them less visible within a week or a month?

To sort the fact from the fiction and make some sense of the claims and the evidence, we talked to many dermatologists and looked at some recent studies that investigated the efficacy of some of the ingredients that are increasingly promoted as the latest sensation in anti-aging products.

While some were quite enthusiastic about particular ingredients, others were more reserved in their judgment. Most agreed, however, that a number of commonly used ingredients have shown some promise in recent years, namely antioxidants (particularly vitamins C and E), vitamin A and alpha-hydroxy acids (AHAs). See *Promising ingredients*, page 30, for how they work, what they're claimed and have been proven to do, and cautions.

But before you hit the shops ready to buy products with these ingredients, read the rest of this article. Unfortunately, it's still not easy to find the right product, even if you know a bit more about some of the ingredients they contain.

STILL DOUBTS A-PLENTY

When we started researching this article, what was meant to be a simple trip to a major department store to look at the products, their claims and special ingredients turned into something of a guessing game. First of all there's the abundance of products on offer in department stores alone. Many brands not only offer one 'anti-aging' product, but a range, or even several ranges with several 'anti-aging' products in each.

Then there's the ingredients list, which is often hidden inside the package. The outside is more likely to be graced with ingredient descriptions such as "an exclusive light-activated ingredient complex", "the most sensually pleasing formulations ever", "a proven blend of antioxidants" or "a gentle complex of exfoliating agents".

The list inside the package gives the ingredients, but rarely the all-important concentrations of active ingredients (those that are supposed to make the product do what it's claimed to do). And without knowing those, you're none the wiser whether the product will actually work.

Products bought from specialist salons or clinics often disclose the concentration of their active ingredients, but department store products usually don't, so you've no proof that these over-the-counter products are any better than a good moisturiser. See *No visible effects*, above right, for what our German sister organisation found in its trial of anti-aging creams.

Sometimes it's very hard to find sufficient acceptable scientific evidence for certain claims, as the cosmetics industry constantly experiments with new ingredients. Their efficacy may have been shown in one or two studies, possibly on animals. However, long-term clinical studies on humans are necessary to test an ingredient's effectiveness and safety, and that requires time.

Even if an ingredient has a proven track record so far:

- Many aspects of its long-term use and its impact on health may not yet have been fully explored. Again, such studies require lots of time.
- The 'improvements' in the skin it's claimed to deliver (such as a reduction of the depth of wrinkles) are usually measured with special equipment under a microscope, not observed with the naked eye.
- And to reap its benefits you may have to use it for the rest of your life: and that means ongoing costs and any possible health risks that could emerge over time.

If you want to give an anti-aging cream a go, it's probably best to discuss your choices with a dermatologist, especially if you're opting for a preparation with a high concentration of active ingredients.

No visible effects

When the German consumer magazine *Test* examined 14 relatively new anti-aging creams last year, all the products tested failed its test of smoothing out wrinkles *visibly*.

Just like a cheaper moisturiser, the anti-aging creams tested did supply fat and moisture to the skin, thereby plumping up fine lines and making the skin look smoother and more supple, but the effect was hardly visible to the human eye.

Special devices were used to measure by how much the depth of trialists' wrinkles had decreased after they'd used the products for four weeks, morning and night, on half their face, and a standard moisturiser on the other half.

Only half the anti-aging products tested did a better job of smoothing the skin than the standard moisturising lotion. But none made a visible difference. Even the top-rated creams only achieved a reduction in wrinkle depth of a few fractions of a millimetre, from, say, 0.2 mm to 0.19 or 0.17 mm. Worth the money? Hardly.

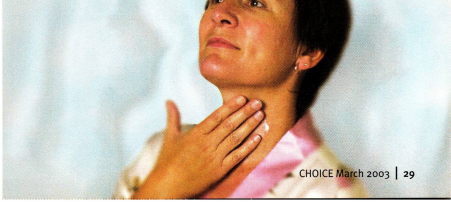
As an interesting aside, *Test* also reported that one third of its trialists were convinced their wrinkles had decreased after the trial, although they didn't know whether they'd used an anti-aging cream or a simple moisturiser. So to get 'visible' results, it seems you have to believe in the cream's miracle effects when you consult your mirror.

BUT MOST IMPORTANTLY...

A number of other, less expensive, measures will help keep your skin looking younger for longer:

- Don't smoke.
- Eat a balanced diet.
- Get seven or eight hours of sleep a night.
- Drink lots of water.
- Moisturise your skin regularly (especially if you have dry skin).
- Most importantly, avoid sun exposure.

All the experts we talked to agreed that a good sunscreen is the most important product to use. It's been proven, over time, to protect the skin and help prevent the signs of aging — and it's comparatively cheap to boot. See *The all-important sunscreen*, page 32, for more on sunscreens.



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Promising ingredients

For all ingredients, the claims tend to outpace the evidence, but at least this guide should help you know what active ingredients you're looking at — and what they might be able to do — when reading the labels.

FIGHTING FREE RADICALS

Antioxidants are the latest trend — and not just in anti-aging creams. They're substances that defend our body against the ravages of free radicals — highly reactive forms of atoms or molecules — that can start and increase various diseases and affect the rate of aging.

The body produces its own antioxidants to deal with the free radicals produced each day as part of normal cell activity. But we produce fewer antioxidants as we get older. And pollution, smoking and exposure to sunlight (UV radiation) can produce an overload of free radicals. That's when extra antioxidants are needed.

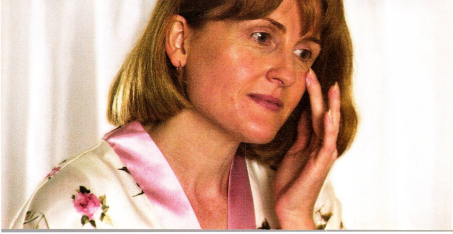
They're claimed to help the body's system cope by neutralising (or 'mopping up') the excess free radicals. For the skin this means they might help slow down, or possibly even prevent, visible signs of premature aging, such as sagging skin, age spots and wrinkles.

Vitamins C and E

In skin care products, vitamins C and E are the most commonly used antioxidants.

Claims

- Both vitamins have antioxidant properties which help protect the skin from the damaging effects of sunlight.
- Vitamin C (L-ascorbic acid) also helps to speed up the skin's healing process, increase collagen production in the skin's lower layer (the dermis) and reduce pigmentation (see *The skin and aging*, opposite, for more on its different layers).
- Vitamin E (alpha tocopherol) also acts as a moisturiser and helps maintain the skin's barrier function.



ANTHONY SAWERS

Evidence

- Several studies have shown that in high enough concentrations (20%) vitamin C (L-ascorbic acid) can reduce the signs of premature aging in skin, especially when combined with vitamin E.
- Added to a good sunscreen, both vitamins combined can give additional protection for the skin. The antioxidant effects of vitamins C, E and A combined are thought to be more potent due to a synergistic effect.

Problems

- L-ascorbic acid is difficult to stabilise in creams so that it doesn't oxidise and lose its effectiveness. Some manufacturers combine vitamin C with vitamin A, which can help prevent oxidation of vitamin C, or incorporate the vitamin in a low- or no-water formula, which assists stability.
- L-ascorbic acid is water-soluble and penetrates poorly into the fatty skin layers. More acidic forms penetrate better, but they're also more irritating. Fat-soluble derivatives such as ascorbate tetrapalmitate penetrate the skin more effectively. Taking vitamin C supplements orally won't help protect your skin from UV damage.

Vitamin A

This vitamin has played an important part in cosmetic products for some time. The acid form of vitamin A (**retinoic acid** or **tretinoin**) was originally used for treating acne, but over time has also proved its worth as an effective anti-aging treatment.

In anti-aging creams, various other types of vitamin A are used — **retinol** (pure vitamn A), **retinyl palmitate** (also called pro-retinol A or pro-vitamin A), **retinyl acetate** and **retinyl linoleate**. Opinions vary about the effectiveness of each type. Some say retinol has much stronger effects than retinyl palmitate; some say retinyl palmitate is most important and useful because it's the least irritant form and the form that's present in the skin; some say only retinoic acid (in high enough concentrations) works; and some say all forms of vitamin A are interchangeable and will have beneficial effects, as long as they're applied to the skin.

Claims

Vitamin A promotes a healthy skin's top layer and increases collagen and elastin formation in the dermis.

Evidence

- **Retinoic acid** (or **tretinoin**) is classed as a drug and is only available on prescription. It has not only been shown to treat the signs of premature skin aging but also to prevent future damage, by increasing new skin cell and blood vessel production in the dermis. After about six months of use, the skin becomes smoother and less dull, and fine lines become shallower.
- The **other forms of vitamin A** (which are freely available without a prescription) have also shown they can reverse sun damage and premature skin aging, but their concentration in skin care products is most important — if it's not stated, it could well be too low to have an effect.

Vitamin A concentrations from 10,000 international units (IU) upwards (0.025%) are thought to be effective. As vitamin A can irritate the skin, it's wise to acclimatise the skin to it with lower concentrations (say 5000 IU) and then increase it gradually, on professional advice, up to 10,000, or even 50,000 IU if required and tolerated.

Cautions

Retinoic acid or **tretinoin** has been implicated in birth defects, so don't use it if you're pregnant. It's the most irritant form of vitamin A, so is less suitable for people with sensitive skin. And it greatly increases the skin's sensitivity to UV radiation, so using a sunscreen every day is an absolute must.

In fact any vitamin A product can make the skin more sensitive to the sun, so it's probably wise to use it at night and a sunscreen during the day.

Green tea

Green tea is well known for its antioxidant properties. Its active ingredients are polyphenols, the most potent of which (epigallocatechin-3-gallate, or EGCG) has also been shown to have anti-inflammatory properties and the potential to protect against skin cancer.

More clinical studies are needed to confirm early findings — most of the studies were on animal skin. A few experimental laboratory studies on human skin have pointed to the potential of green tea to help protect the skin when it's added to skin care products.

ALPHA-HYDROXY ACIDS (AHA)

AHAs are naturally occurring acids from sugar cane (glycolic acid), sour milk or molasses (lactic acid) and fruit (such as citric acid from citrus fruit, tartaric acid from grapes or malic acid from apples).

Claims

AHAs stimulate dead cells in the skin's top layer so they slough off more easily. In high enough concentrations they also act in the dermis by stimulating the production of new collagen and elastin fibres and glycosaminoglycans (moisture-attracting molecules) to help retard water loss.

Evidence

Various studies have shown that in strong enough concentrations, AHAs can indeed make the skin look smoother and reduce the depth of wrinkles. Concentrations of more than 5% are thought to be effective.

However, in the US, the Food and Drug Administration (FDA) has cautioned consumers only to use products with concentrations of 10% or less and a pH of 3.5 or more (lower pH numbers are more acidic). It recently surveyed products containing glycolic and lactic acid and found that in 25 consumer cosmetic products, concentrations ranged from 1.1%–8.7%, and from 0.9%–28.5% in 17 salon/professional products. Two products in each category had a lower pH than the recommended minimum.

The exfoliating effect of AHAs has only a modest effect on wrinkles; it's more useful for treating problems such as acne.

Cautions

As yet, little is known about their precise mechanism of action,

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The skin and aging

Our skin consists of three major layers: the **epidermis** (on top), the **dermis** (below) and the **subcutaneous** (or subcutis) layer at the bottom, which supports blood and lymph vessels for nourishment and draining away waste products and contains the nerve endings that respond to pressure.

The epidermis consists of several layers that keep out germs, sun, water and gases, keep in blood, water, proteins, vitamins, minerals and hormones, and regulate temperature and the loss of dead skin cells.

New skin cells, "plump as grapes", are made in the inner layer of the epidermis. They take about two weeks to work their way up to the outer, horny skin layer, or **stratum corneum**, where they become more like a raisin, as moisture is gradually lost and dead skin cells are shed.

The dermis (or dermal layer) underneath the epidermis consists of connective tissue, mostly collagen (which gives the skin its structure) and elastin (a protein that forms elastic fibres that give skin its resilience).

THE EFFECTS OF AGING

As we age, the elastin fibres in the dermis coarsen, collagen deteriorates, blood flow decreases and skin cell renewal slows down.

Every time we smile, laugh or frown, muscles in the face contract, forming lines and wrinkles around the eyes, mouth and forehead, which disappear again when we stop the show of emotion. But as the years pass, these lines deepen and more appear, as the skin loses its elasticity. But some lifestyle choices can have a much greater effect on the skin than age.

It's believed not more than 30% of facial aging (or even less) is genetic — much of the rest is due to environmental factors, which include smoking and, most importantly, repeated exposure to sunlight.

Premature skin aging (also called photo-aging) is primarily due to repeated exposure to the sun's ultraviolet (UV) radiation. Visible signs include wrinkles, mottled pigmentation (including freckles and liver spots) and dry, rough and dull skin.

Avoiding the sun during the peak intensity periods, wearing a hat and protective clothing and, of course, a good sunscreen, can prevent much of the photo-damage.

The all-important sunscreen

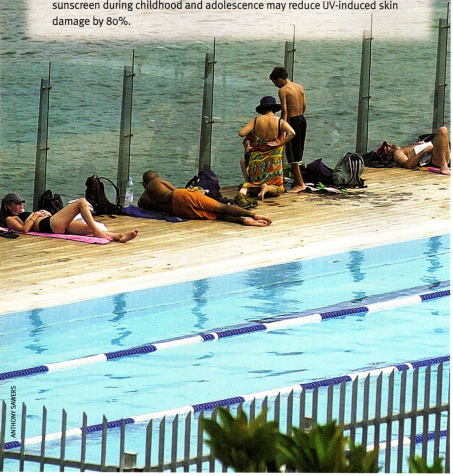
A properly used broad-spectrum sunscreen with a sun protection factor (SPF) of 15 or more offers good protection from all the sun's harmful ultraviolet (UVB, UVA) and infrared radiation.

The most powerful broad-spectrum sunscreens contain physical blocking agents such as titanium dioxide or zinc oxide. But most other broad-spectrum sunscreens with an SPF of 15+ also provide good protection from both UVB and UVA light. UVA is thought to cause disproportionately more of the effects of premature skin aging (photo-aging), because it penetrates deeper into the skin.

Some anti-aging products contain a sunscreen, but if you're out and about on a summer's day you'll probably need more protection — either more than one application through the day or, if the sunscreen in the moisturiser only blocks UVB light (such as octyl methoxycinnamate), an additional broad-spectrum SPF 15+ sunscreen.

Broad-spectrum physical sun blockers are less commonly used in moisturisers because the oxides are white and can leave your skin looking pale and ghost-like. 'Micronised' or 'microfine' titanium dioxide reduces that effect, while UVA absorbers on their own don't leave your skin white.

So if you want your skin to keep looking young and fresh, protecting it from the sun is of utmost importance. And don't wait to start a rigorous sun protection routine when you see the first signs of aging. It's estimated that almost half a person's UV exposure occurs by the age of 18. Regular use of sunscreen during childhood and adolescence may reduce UV-induced skin damage by 80%.


ANTHONY PARKES

but AHAs are known to 'irritate' the skin, which triggers a healing response and cell renewal. But some cells are thought to have only limited potential for renewal, and overuse of products containing AHA could do more harm than good in the long-term. These concerns have as yet not been shown in humans, but animal studies point to the theoretical risk that overuse or abuse could get the skin's natural balance out of kilter.

- If you want to use a product with AHAs, discuss your choices with a dermatologist and always follow the instructions for use.
- Freshly exfoliated skin is much more sensitive to UV radiation, so use a good sunscreen daily.
- Acid peels are also used to treat wrinkles, but have much higher concentrations of AHAs and need to be applied by a professional.

BETA-HYDROXY ACIDS (BHA)

BHAs are chemically distinct from AHAs but work in a similar way. The most widely used BHA is salicylic acid, a relative of aspirin. Concentrations of 1.5–2% are thought to be effective. BHAs are less irritating than AHAs because they don't penetrate the dermis, but they can also increase the skin's sensitivity to sun.

OTHER INGREDIENTS

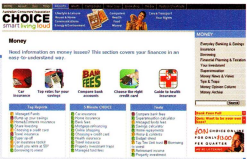
- **Biotin** (sometimes also called **vitamin H**) is claimed to regulate the skin's lipid (fat) content and reduce dryness.
- **Ceramides** are a fat-like material found naturally in the epidermis. In skin care products they're derived from cows' or pigs' brains or from plant sources, and are claimed to lubricate that layer of the skin.
- **Coenzyme Q10** (also known as ubiquinone) is claimed to have antioxidant properties. The body usually produces sufficient amounts of this enzyme, but less so as we age, and sun and ozone can increase the need for it.
- **Collagen** and **elastin** are proteins that occur naturally in the dermis. In cosmetics their molecules are too large to penetrate the skin, but they're added as a moisturiser to help make the skin feel smoother.
- **Glycerin** attracts water and acts as a moisturiser. It's a by-product of soap manufacture.
- **Hyaluronic acid** attracts water and acts as a moisturiser. It comes from animals' eyes and roosters' combs and can be produced from bacteria.
- **Liposomes** are hollow spheres of fat-like substances, some of which occur naturally in the skin. In skincare products they're claimed to penetrate and carry other ingredients through the skin's outer layers.
- **Provitamin B_5 (panthenol)** can bind moisture in high enough concentrations, and it's claimed to have anti-inflammatory effects.
- **Vita-niacin** is a complex of vitamin E, provitamin B_5 and vitamin B_3 (niacin); the latter is claimed to promote blood circulation.

New web tool helps you save

CHOICE Online has many tools designed to help with budgeting and saving.

Our newest tool shows top interest rates for term deposits (over three months, six months and one year), cash management accounts, cash management trusts and electronic savings accounts for $1000, $5000 and $20,000. There's a summary table (see the one on the right for an investment of $5000) and detailed lists for each of them.

To find the *Top rates* tables, a budget sheet and a savings calculator that lets you calculate how soon you'll have enough money for a holiday, new kitchen or car, go to www.choice.com.au/money and look under 'tools'.



BEST RATES FOR $5000

Interest rate (%)	Financial institution / account	Phone
4.90	Bank of Cyprus Australia	1300 660 550
4.90	B & E Ltd	(03) 6332 3333
5.00	Capricornia Credit Union	(07) 4927 2200
4.70	Qld Professional Credit Union – Netsaver Account	1800 172 054
4.30	Credit Suisse Asset Mgmt	1300 300 877
4.80	AMP – easySaver account	13 30 30

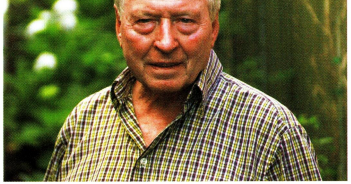
Source: Cannex, January 7, 2003

CAPITAL GAIN PAIN

After falls in share markets overseas and in Australia, last year's statement from his managed fund proved to be a disappointment for Patrick Price, a self-funded retiree from Nelson Bay in NSW.

And things got even worse: "My managed fund made a loss of nearly 10% instead of the 8% gain that I'd originally hoped for based on the fund's previous performance. However, not only do I have to pay fees, on top of this I'm liable for capital gains tax. I feel that I'm being treated unfairly. How can an investment that's showing an overall loss possibly be attracting capital gains tax?"

The reason is that the tax office counts capital gains or losses only for investments that have been sold. During the year the manager of the fund made an overall capital gain, for example by selling shares that had gained in value. Investors in the fund are taxed on their share of this capital gain, depending on how many units they hold.


Patrick Woodhead

While the value of the units Patrick held in the fund went down, this doesn't mean the fund made a capital loss, but rather that the overall value of the assets the fund holds has dropped. Only if the fund sells those assets are they counted as a capital loss that can be used to offset capital gains made on other assets.

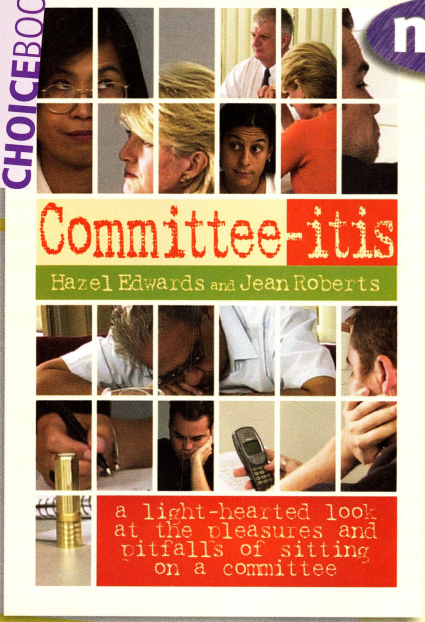
Patrick will have to pay tax on only 50% of the capital gain distributed to him by the fund — as the fund manager sold shares it had held for more than 12 months, the capital gains tax concession applies. Also, investors who made a capital loss on their other investments in the same year or carried one forward from previous years can offset this against the capital gain distributed by the fund.

However, Patrick took little comfort in this. He says, "While this is the law, it doesn't seem just that self-funded retirees are treated in this manner."

While an investment in managed funds gives you many benefits compared to a direct investment in shares — such as giving you diversification and convenience, as you can leave picking the shares or other investments to the fund's manager — it can also have disadvantages. For example, in Patrick's case his tax liability depends on decisions made by the fund's manager.

For more information about capital gains tax, contact the ATO on 13 28 61 or check its *Personal investor's guide to capital gains tax*: download it at www.ato.gov.au or order a copy on 1300 720 092.

For free independent general information to help with investment decisions, contact the National Information Centre on Retirement Investments on 1800 020 110, (02) 6281 5744 or www.nicri.org.au.


CHOICEBOOKS
Committee-itis
Hazel Edwards and Jean Roberts
a light-hearted look at the pleasures and pitfalls of sitting on a committee

new

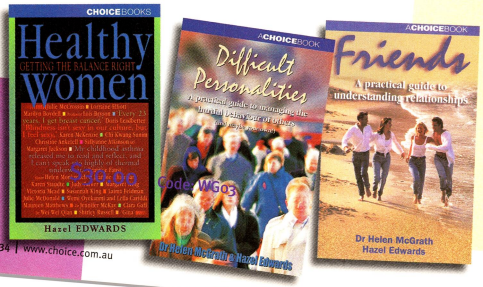
Committee-itis

Hazel Edwards and Jean Roberts

Committee-itis is a disease that's raging rampant across businesses, government organisations, schools, volunteer groups and community bodies. Help to stamp it out with the simple and effective remedies found in this book.

Committee-itis is a humorous but practical book aimed at demystifying committee dynamics and procedures. Definitions, advice lists, anecdotes, realistic and practical advice are bound together with humour to help anyone on a committee survive the experience.

$20.00 CODE: COMM



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Ten titles you should look at again!

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Preserve food at its peak to enjoy all year long. These clearly written instructions make food preserving an easy and economical option.
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A comprehensive home-cleaning guide. Includes everything from jewellery to carpets.
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Whether it's the colour of your lounge room, or the number of that great electrician, this is the ideal way to record all information about your home.
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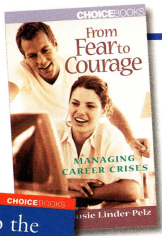
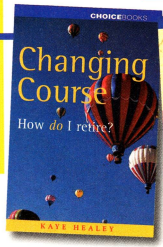
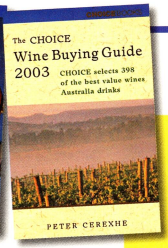
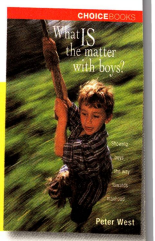
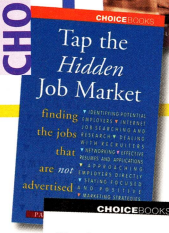
CHOICEBOOKS

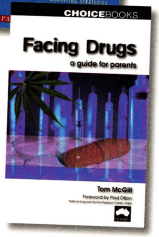












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The results of CHOICE's independent tests on 398 of the best value wines Australia drinks.

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Look, Mum, no hands!

A baby carrier can help you get the shopping done while keeping your baby content.

IN A NUTSHELL

- **On trial:** *10 soft baby slings and pouches. One was rated 'very good' and four 'good' overall (see* What to buy, *below left).*
- **A sling for baby** *to doze off in, a pouch to sit in or one where they can observe the world? Eight mums and their babies give you their verdicts on different types of baby carrier.*

Shopping for a baby can be exciting and fun. There are so many things to choose from — furniture, gadgets, clothes and much more. But if it's your first child, these shopping sprees can also be a bit daunting. How do you know which of the many 'baby things' on the market are really useful? Which items can make life with a new baby a little easier and are worth spending money on?

Judging by the ever-increasing number and diversity of styles on the market, a baby carrier looks as if it's one of these 'really useful' items. It lets you carry your baby close to your body, yet still leaves your hands free for other jobs.

THE OPTIONS

You can choose from three different styles of carrier, some with several options for carrying your baby or, for an older baby, a backpack.

- A **soft, padded baby carrier** worn on your front is ideal for a young baby, who can snuggle up against your chest in the **facing-in** position.
- Many of these carriers also allow you to carry your baby **facing out**, which offers greater freedom of movement for older babies who have developed good head and neck control and want to see what's going on. And some can also be worn like a backpack.

WHAT TO BUY

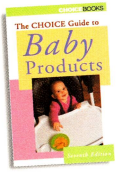
BABY BJORN Baby Carrier	$129.95
DOMARO CarriBoi Baby Carrier	$89.95
HUG-A-BUB Carrier	$112.00
KELTY K.I.D.S. Kangaroo	$125.00
SNUGLI Easy Comfort Plus Soft Carrier	$79.95

These carriers were rated at least 'good' overall. For the good and bad points of all the models trialled — and some trialists' comments — see the *Profiles*, page 39.

PHOTOS: ANTHONY SAWERS

MORE CHOICE BABY TESTS

A good baby book can offer some help if you're overwhelmed by the choice of baby products out there on the market. Look out for the new edition of our perennial bestseller The CHOICE Guide to Baby Products due in June.



A **baby sling** is also worn across your front and usually offers babies at least three positions: the two mentioned above and the 'pea pod' position, which allows you to carry a young baby wrapped around your body.

A **backpack** carrier has a fixed frame and is worn on your back (unfortunately we couldn't include these as well as the soft carriers in this trial). It's suitable for older babies or toddlers, who find soft carriers too confining, and offers you the freedom to take them where strollers won't go, such as on the beach or in the bush. Be prepared, though, to walk with a heavy and often wriggling load on your back.

THE TRIAL

Our thanks go the eight mothers and their babies who trialled 10 soft carriers and slings. The mums had all used baby carriers before, and the babies, ranging from two to eight months old, all had developed some head and neck control.

Going up and down steps, walking around the neighbourhood and bending down with their precious loads, the trialists put all the carriers through their paces and rated them for comfort, ease of use and security while carrying their babies on their front.

Independently of the trial, a paediatric physiotherapist from Sydney Children's Hospital also assessed the carriers for comfort, safety and suitability and her comments are incorporated in the profiles.

THE VERDICT

Overall, the trialists were generally pretty satisfied with most of the 10 carriers in the trial. One model was rated 'very good' overall, four 'good' overall and three 'OK'. Only two models received the thumbs-down from both the trialists and the physiotherapist: the two slings that are worn with a strap across one shoulder. Both were rated 'borderline'.

These two slings were rated lowest for security and comfort. Trialists thought the **BABA SLINGS Standard** offered little security, except for very young babies lying in the pea-pod position. More mobile babies carried facing in have lots of room to move around because they have to sit in this type of sling, which the trialists thought wasn't secure enough.

The **NATURES SWAY** sling has the same problems, and its thinner straps made it the most uncomfortable to wear. The baby's weight was distributed unevenly and caused some trialists shoulder pain.

Some baby carriers are much easier to use and get used to than others; good instructions are very important, especially if you haven't used one before.

Because the carriers trialled vary considerably in style, we've pictured them all on pages 39–41. Together with the profiles, which include good and bad points as identified by trialists and the paediatric physiotherapist, as well as some trialists' comments, they should give a good idea of the pros and cons of each model.

What to look for

Broad, well-padded **shoulder straps** that cross at the back help distribute the weight.

A broad **hip or waist strap** will take some weight off your shoulders and limit sideways movement of the carrier, adding stability.

Try the carrier on in the shop to make sure it **fits** firmly and the straps are long enough to fit other potential wearers. The baby's weight should be evenly distributed.

All **straps** should be fully and easily adjustable with one hand. They shouldn't obscure a baby's vision or cut into their face.

Make sure you can put it on and take it off easily without assistance. **Clips and buckles** are usually easier to do up and release than straps that tie up.

The carrier should **support** a baby sufficiently without restricting head, leg and arm movement.

Adequate **head support** is particularly important for younger babies who have little or no head and neck control yet.

For the baby's comfort, **inside seams** should be well-finished so they don't rub or chafe.

The loose fit of a **baby sling** allows you to breastfeed a baby, which could get a bit awkward in a pouch. However, a sling can also be bulky for smaller babies or offer less security for older babies and some may find them uncomfortable to wear — see the profiles, starting opposite, for trialists' comments on the baby slings trialled.

Clear and concise **instructions** are important, especially if you haven't used one before. Pictures are helpful, as is a video, or instructions printed on the carrier itself.

Most of the carriers trialled indicated a suitable **weight** or **age** range from birth up to 18 kg or even preschool age. While some of these ranges can be useful to see whether it's suitable for a small newborn baby, in most cases you or your baby will decide when it's time to stop using a carrier — the baby will get too heavy or wriggly for you to carry them safely, too big to fit in comfortably, or will find it too confining.

Consider the **season** you'll be using it. Lightweight carriers with a more open design may be more comfortable for the baby in warmer months.

If you plan to use it for more than just a few months, make sure it can accommodate your baby's **growth**. A facing-out option is particularly important for carrying older babies.

Useful **features** include a 'dribble-guard' to protect your clothes, a pouch for your wallet or keys and a rain guard or sun cover.

Profiles

Profiles are of all the carriers tested, in rank order, top to bottom, left to right. Prices are recommended retail, as supplied by manufacturers in November 2002.

BABY BJORN BABY CARRIER

Price: $129.95
Overall rating: Very good

GOOD POINTS

- Very easy to put a baby in, take them out and take off the carrier.
- Straps and buckles are very easy to adjust.
- Very comfortable overall for the wearer and the baby.
- Very secure for the baby, even without the wearer's hand support and while bending down.
- Very easy to follow instructions, which are printed on the carrier.

BAD POINTS

- Short straps make it unsuitable for larger wearers.
- Some clips could stick into the baby's crotch.

TRIALISTS' COMMENTS

- "A good, well-padded, comfortable carrier. Very easy to use."
- "It could have a waist strap for more even weight distribution."
- "No long straps hanging down after adjusting."

HUG-A-BUB CARRIER

Price: $112.00
Overall rating: Good

GOOD POINTS

- Very easy to take off.
- Very comfortable overall for the wearer, in particular over the shoulders.
- Very secure for the baby, even without the wearer's hand support.
- Trialists liked the video instructions.

BAD POINTS

- For the wearer, being all wrapped up could be very hot in summer (essentially, this carrier is a long strip of fabric that wraps around the carer and baby).
- Needs regular adjustment, as the material tends to stretch after wearing for a while.

TRIALISTS' COMMENTS

- "Very comfortable for both myself and my baby. The only negative is that I felt it wasn't very flattering to wear in public."
- "There was no feeling of weight/pull forward on the shoulders."
- "My baby felt safe and secure. I felt slightly claustrophobic with so much material around me."

DOMARO CARRIBOI BABY CARRIER

Price: $89.95
Overall rating: Good

GOOD POINTS

- Very easy to take a baby out of this carrier and take it off.
- Very secure for the baby, even without the wearer's hand support.
- Very secure head support.

BAD POINTS

- When carrying a heavy baby, the waist straps tend to ride up the back (or front, if you use it like a backpack).
- A larger baby could feel a little confined.

TRIALISTS' COMMENTS

- "Could be hot for the baby in warm weather as the body is completely covered; safety is excellent, though."
- "I especially liked how the head support was easily adjusted with press-studs."
- "Pressure on the shoulders and across the top of the hips."

KELTY K.I.D.S. KANGAROO

Price: $125.00
Overall rating: Good

GOOD POINTS

- Straps, belts and buckles are very easy to adjust.
- Very easy to take off.
- Very secure for the baby, even without the wearer's hand support.
- Waterproof hood.

BAD POINTS

- Somewhat difficult to take off without disturbing a sleeping baby.

TRIALISTS' COMMENTS

- "Good support — would be comfortable to walk distances."
- "Several lengths of strap are accessible for the child to pull or chew on."
- "Straps are nicely cushioned, adjustments are easy. I liked the extra pouch — wouldn't need a handbag or similar."

Profiles continued overleaf.

Profiles continued

SNUGLI EASY COMFORT PLUS SOFT CARRIER

Price: $79.95
Overall rating: Good

GOOD POINTS

- Very easy to take off.
- Very comfortable overall for the wearer and the baby.
- Very comfortable straps, belts and buckles.
- Very secure for the baby, even without the wearer's hand support.
- 'Dribble guard', sun and rain cover.

BAD POINTS

- The side buckle near the baby's pelvis can be difficult to do up and undo.

TRIALISTS' COMMENTS

- "A good carrier, comfortable for baby and parent. Has a sun cover to protect the baby — a good feature."
- "Although quite complicated to put on initially, the high number of straps provided a high level of support and comfort."
- "If the straps over the baby's shoulder were placed further away from the face, it would be better."

KAPOOCHI CLASSIC CARRY POUCH

Price: $110.00
Overall rating: OK

GOOD POINTS

- Well-padded shoulder straps.
- Good support for the baby.
- 'Dribble guard'.

BAD POINTS

- Some trialists found it a bit difficult to put on.

TRIALISTS' COMMENTS

- "Comfy for baby, but not for mum."
- "It was a bit of a juggling exercise trying to hold the baby and attach the pouch to the harness."
- "Easy to put on, once I understood the instructions."

AUSTRALIAN BREASTFEEDING ASSOCIATION CLIP ON BABY SLING (MESH)

Price: $54.95
Overall rating: OK

GOOD POINTS

- Very easy to put on, take the baby out and take the carrier off.
- Very simple, easy-to-follow instructions.

BAD POINTS

- Not supportive enough for a small baby with no head control.
- Carrying a heavy baby would put strain on the wearer's shoulders.
- Trialists felt this carrier was somewhat uncomfortable for the baby.
- No facing-out option.

TRIALISTS' COMMENTS

- "Nice and lightweight; cool for baby and wearer. Not substantial enough, though, for heavier babies."
- "I only needed one hand to tighten straps and connect buckles."
- "Would be good for quick trips to the shops, but not sufficient support for using it for lengths of time."

LOVE N CARE 4 IN 1 CARRIER

Price: $49.00
Overall rating: OK

GOOD POINTS

- Comfortable and supportive for an older baby.

BAD POINTS

- Less suitable for a newborn baby.
- Somewhat difficult to put on and put the baby into the carrier.
- A bit difficult to do up, undo and adjust the straps and buckles.
- Somewhat difficult to take off without disturbing a sleeping baby.
- The sample we bought came without instructions, although it usually has some.

TRIALISTS' COMMENTS

- "Quite supportive and comfortable to wear, but it's awkward getting the baby in and out. Instructions are really necessary for this one."
- "I didn't like that my baby couldn't see what was going on due to the position of the side panels."
- "I was unable to see what I was doing."

BABA SLINGS STANDARD

Price: $65.00
Overall rating: Borderline

GOOD POINTS

- Very easy to put on, do up and undo the straps and buckles, take out the baby and take off the carrier.

BAD POINTS

- Somewhat uncomfortable to wear.
- Somewhat insecure for the baby, especially without the wearer's hand support and while bending down.
- Rather insecure head support, unless the baby is lying down.
- Trialists felt their babies were a bit uncomfortable.
- Could be too bulky (too much material) for a small baby.
- Could be difficult to put a baby in feet first.

TRIALISTS' COMMENTS

- "My baby was too big and mobile for this one. He kept trying to stand up on my hip."
- "I found it quite a strain on my shoulder after a few minutes. I don't think it would be comfortable for long periods of time."
- "Easy and comfortable to wear; baby felt safe and secure. It felt natural to have my baby wrapped around my body."

NATURES SWAY BABY SLING

Price: $74.95
Overall rating: Borderline

GOOD POINTS

- Very easy to put on and take off.

BAD POINTS

- Overall, very uncomfortable to wear, partly because of the thinner shoulder straps.
- Somewhat insecure for the baby while bending down.
- Rather insecure head support.
- Difficult to put a baby in feet first.
- No facing-out option.

TRIALISTS' COMMENTS

- "Seems comfy for the baby but I didn't find it comfortable."
- "Would be more suited to smaller, less mobile babies."
- "The shoulder strap dug in and all the weight was on one shoulder."

Brand / model (in rank order)	1 Overall rating	Facing out option*	Type*	Machine washable	Warranty (years)	Origin	Manufacturer/ distributor	Price ($)**
BABY BJORN Baby Carrier **(A)**	Very good	✓	Pouch	✓	2	Sweden	Scandinavian Baby	129.95
DOMARO CarriBoi Baby Carrier	Good	✓	Pouch	✓	1	Thailand	Housewares International	89.95
HUG-A-BUB Carrier	Good	✓	Pouch	✓	ns	Australia	Hug-a-bub	112.00
KELTY K.I.D.S. Kangaroo	Good	✓	Pouch	✓	**(C)**	Philippines	Fitnesswise Holdings	125.00
SNUGLI Easy Comfort Plus Soft Carrier	Good	✓	Pouch	✓	1	China	Roger Armstrong	79.95
AUSTRALIAN BREASTFEEDING ASSOCIATION Clip on Baby Sling	OK		Pouch	**(B)**	ns	Australia	Mothers Direct	54.95
KAPOOCHI Classic Carry Pouch	OK	✓	Pouch	✓	2	China	Kapoochi	110.00
LOVE N CARE 4 in 1 Carrier	OK	✓	Pouch	✓	1	China	EIC	49.00
BABA SLINGS Standard	Borderline	✓	Sling	✓	**(D)**	Australia	Baba Slings	65.00
NATURES SWAY Baby Sling	Borderline		Sling	✓	**(C)**	NZ	Natures Sway Baby Hammocks and Slings	69.95

* *See* The options, *page 37, for more on this.*
** *Recommended retail price, as advised by manufacturers in November 2002.*
ns *Not specified.*
(A) *The manufacturer said it would make some changes, including a new adjustment for extra neck support and a new 'quick close' latch.*
(B) *Warm hand wash or dry clean.*
(C) *'Lifetime' warranty against defects in materials or workmanship.*
(D) *Not stated, but manufacturer said it would honour a two-year warranty.*

1 Overall rating

The overall rating is made up of the trialists' ratings for security (50%), ease of use (25%) and comfort (25%).

Trialists rated how **easy** it is to:

- Fit the baby into the carrier and take them out.
- Do up, undo and adjust the straps, belts and buckles.
- Put the carrier on and take it off.
- Take a sleeping baby out without waking them.

For **comfort** they rated:

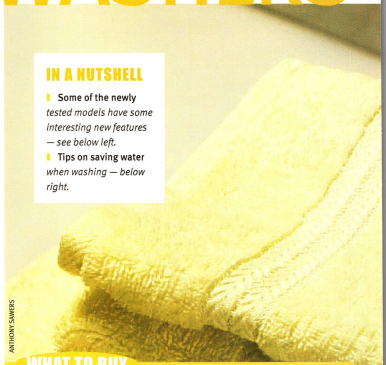
- Overall comfort for the wearer and the baby, when walking downstairs, upstairs and on level ground, and the comfort of straps, belts and buckles.

Finally, they rated the **security** the carrier offered their baby:

- Overall in the carrier.
- While unsupported by hands.
- While bending down.
- The security of the head support.

14 NEW WASHERS

Still catching up on the washing after your summer holiday? Maybe one of the models in our latest test will make life a bit easier.



JAMES ANTHONY

IN A NUTSHELL

- Some of the newly *tested models have some interesting new features — see below left.*
- Tips on saving water *when washing — below right.*

Here are the results of our latest test of 14 new models — six front loaders and eight top loaders — plus the results from previous tests where the models are still available. The new models have capacities between 4.5 kg and 8 kg, including some big front loaders. Just a few years ago 5 kg was the norm for a front loader.

The front loaders generally perform better than top loaders: they often wash better, use much less water (see *Saving water*, far right), are gentler on your clothes and generally more energy-efficient.

The models in the *What to buy* list are our recommendations from the past year's testing of washing machines.

START 'EM UP

An increase in electronic models has seen the addition of a 'delay start' or 'delay finish' option on many of the machines. Delay start allows you to load the machine and then set it to start several hours later. A delay finish time, allows you to set the machine to finish at a certain time. Both features mean you can set your machine so it finishes in time for you to be ready to hang the clothes out when it's convenient. This prevents additional creasing caused by the load clinging to the drum for a long time after the spin cycle has finished.

The **FISHER AND PAYKEL Intuitive Eco** series has another interesting feature. You tell the machine how dirty your clothes are, and it chooses a wash program accordingly.

It also has new individualised washing programs, grouped under items such as 'sports', 'stains' and 'family'. Under the 'sports' group you're able to select a program specifically suited to washing sports shoes, or under 'stains' you can pick programs to wash clothes with particular stains, such as chocolate or blood. The blood/grass setting allows the clothes to soak in cold water first; the chocolate setting allows the clothes to soak longer in a warm wash to let the enzymes in the detergent do their work.

WHAT TO BUY

SMALL (UP TO 5.5 KG)		
MIELE Novotronic W 828 (fr)		$1799
KLEENMAID BY BRANDT TX 728A (t/fr)		$1999
WHIRLPOOL AWM 5100 (fr)	BEST BUY	$999
SIMPSON Esprit 550 36S550K (tp)		$649
NEW **HOOVER 500MB** (tp)	BEST BUY	$599
MEDIUM (6 TO 7 KG)		
ASKO Quattro W6011* (fr)		$1699
ASKO Quattro W6221* (fr)		$1899
NEW **LG Intellowasher WD-8074FHB** (fr)	BEST BUY	$1099
NEW **WESTINGHOUSE Mastermind LF711C** (fr)	BEST BUY	$1099
NEW **WESTINGHOUSE Mastermind LF708C** (fr)	BEST BUY	$999
NEW **FISHER & PAYKEL Intuitive Eco IW711** (tp)		$1228
HOOVER 600MB (tp)	BEST BUY	$699
LARGE (7.5 KG OR MORE)		
NEW **FISHER & PAYKEL Intuitive Eco IW811** (tp)	BEST BUY	$1362
MAYTAG Neptune MAH3000AAW (fr)		$2749

fr front loader tp top loader t/fr top loader with front-loader action

A **Best Buy** indicates that a model is a reasonable performer in its size bracket and its combined purchase and running costs are comparatively low. The other models in the *What to Buy* list are the overall top performers in their size bracket out of all the models in the table, but they'll cost more to buy and/or run than the **Best Buys.** We've included top and front loaders in each size range.

* See footnote (B), page 45.

Useful features

- **Anti-crease:** Some models have a permanent press or creasables cycle designed for easily creased fabrics. Some may have a feature that either won't drain the last rinse water or won't spin after the water is drained.
- **Out-of-balance correction:** Automatically detects and redistributes an out-of-balance load, either by spinning slowly before the full spin cycle or, as many top loaders do, by taking in extra water to wet and move the clothes before spinning again. If you're trying to save water, you might not want the latter feature.
- **Selectable spin speed:** You can set the spin speed for a chosen program. A higher spin speed will result in drier clothes, or you may want a slower speed for delicates.
- **Heater:** All the front loaders have a heater except the **MAYTAG Neptune MAH3000AAW**; all the top loaders don't. They're useful if you've a small water heater or only a cold tap in the laundry.

For more on features see CHOICE, September 2002.

SAVING WATER

The current drought across much of Australia has many of us saving water wherever possible, so you might be shocked to realise how much water you use doing just one load of washing. Top loaders use by far the most: in this test the worst water gobblers used almost three times as much as the front loaders, in some cases for only 1 kg extra claimed clothes capacity.

- From the past year's test results, the front-loading **WHIRLPOOL 6th Sense AWM 8121** gets the award for the most water-efficient machine — especially given its claimed capacity of 7 kg — using just 60 L of water.
- In the 5.5 kg or less category the **KLEENMAID BY BRANDT TX 728A** had the best water efficiency of the top loaders, using 58 litres of water. This is a machine you load from the top but which operates like a front loader. Of the more typical top loaders, the **SIMPSON Esprit 550** used the least water (117 L).
- For the 6–7 kg segment the **HOOVER 600MB** produced the best water efficiency score for a top loader, but still used 120 L in a cycle.
- In the 7.5 kg or larger category, the **PERFORMA BY MAYTAG** used the least of the top loaders for its 8 kg capacity — 153 litres.
- The **NEC NW-452** was the worst of all the models tested this year, given its small capacity (4.5 kg) — it used 145 L, receiving only 36% as its water efficiency score.

The trade-off for limited water use is often longer cycle times, even with the top loaders, but this might be a small price to pay if using less water is important to you.

Some machines also have the option of using less water for rinsing, and a water-saver feature that allows you to reuse sudsy and/or rinse water. See the table, page 46, for those machines with this feature.

Also keep in mind that machines with an 'out-of-balance' correction may add extra water to wet the clothes and redistribute them. Others may just spin slower to start with, so it's worth finding out before you buy.

NEW BEST BUYS

For profiles of models in the *What to buy* list that aren't given here, see page 42 of CHOICE, September 2002, or go to www.choice.com.au (click on 'washing machines' in 'Top 10 reports'). Also see '*More information*', right.

UP TO 5.5 KG

HOOVER 500MB

Price: $599

Top loader

A basic machine with none of the bells and whistles, but an overall good performer. It has a short cycle time, a light lid that's stable, is easy to load and unload and scored well for dirt removal. It's not the most gentle on clothes, though, and it doesn't have an out-of-balance correction.

6 KG TO 7 KG

LG INTELLOWASHER WD-8074FHB

Price: $1099

WESTINGHOUSE MASTERMIND LF711C

Price: $1099

WESTINGHOUSE MASTERMIND LF708C

Price: $999

Front loaders

These three similar models are good overall performers, easy to use, very energy-efficient and with a wide range of program options. The normal cycle's long but there's a rapid wash program.

7.5 KG OR LARGER

FISHER & PAYKEL INTUITIVE ECO IW811

Price: $1362

Top loader

Performed well in most tests, and has a wide range of program options (see page 42). It's also cheap to run for its size and has a time-saving function, even though the normal cycle time is already short. It has intuitive controls, a digital display and a heavy, sturdy lid.

ANTHONY SAWERS

HOW RELIABLE HAVE SUBSCRIBERS FOUND THEM?

We asked our subscribers whether their washing machine had needed repair in the previous 12 months. Overall, 16% had needed repair. Differences of more than 7% are meaningful, and the numbers in brackets are the number of responses we received for each brand.

Percentage not needing repair	
Miele (396)	93
Maytag (332)	92
Kleenmaid (1317)	90
Hitachi (836)	88
Whirlpool (1341)	86
Westinghouse (366)	85
Asko Asea (698)	84
Simpson (3437)	84
Fisher & Paykel (6564)	83
Samsung (101)	82
Admiral (277)	81
Hoover (4341)	81
GE (371)	77
Bendix (610)	71
Thor (161)	71

A top-loading impeller model — see right for more.

MORE INFORMATION

For more on what to look for in a washing machine, see CHOICE, September 2002, or go to www.choice.com.au/home. You can rank tested models according to your preferences using our interactive compare-a-product feature, and you can even see video footage of the machines being tested.

If you don't have access to the September issue or to the website, send a stamped ($1.00), self-addressed A5 or larger envelope to Washing machines, CHOICE, 57 Carrington Road, Marrickville 2204, and we'll send you a photocopy.

TABLE NOTES (Table on pages 46 and 47)

1 Type
See *Impel or agitate?*, below, for more on the different types.

2 Overall score
Dirt removal makes up 40% of the overall score — gentleness and spin, water and energy efficiency are each 15%. All tests are on a 'normal' wash cycle.

3 Dirt removal score
We measured how much light was reflected from specially soiled swatches before and after washing. We used a spectrocolorimeter, which is more accurate than the human eye.

4 to 8
See notes 3 to 7 with the table in CHOICE, September 2002, for more information on what was tested and measured to achieve these scores.

9 Running costs
This is an estimate of how much it'll cost you over 10 years for water and electricity if you wash the equivalent of one load every day using a 'normal' cycle, based on 12.5 cents per kWh for electricity and $1 per 1000 L for water, and including electricity used when the machine's switched on but not in use.

10 Features
See CHOICE, September 2002, for more on features or functions other than those listed under *Useful features*, page 43.

11 Cold-only tap connection
If you want to use only cold water, you may need a special Y-shaped connector or a sealing cap for the hot water.

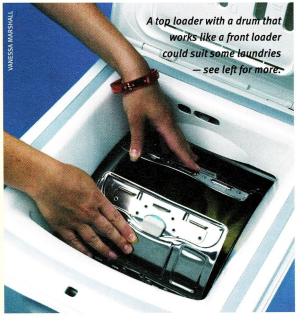
- • *Newly tested model.*
- * *Includes any energy used when switched off but not in use.*
- ** *Dimensions are for the smallest box that fits around the machine, allowing for inlet and drain hoses.*
- † *Warranty conditions vary, so check with the manufacturer.*
- ‡ *Prices from manufacturers in January 2003. Models joined by a square bracket in the table are technically similar.*
- (A) *We tested the TX768A which is no longer available. It had a higher spin speed. The TX728A may score a little lower for spin efficiency.*
- (B) *These models have been upgraded: new model numbers W6021 and W6231 have higher maximum spin speeds and may have better spin efficiency.*
- (C) *Discontinued but may still be available in some stores.*
- (D) *Higher maximum speed spin than the WFO2050AU, so may give better spin efficiency.*
- (E) *Lower maximum speed spin than the WD-1074, so may give poorer spin efficiency.*
- (F) *Higher maximum speed spin than the WD-1074, so may give better spin efficiency.*
- (G) *Lower maximum speed spin than the LF711C, so may give poorer spin efficiency.*
- (H) *Technically similar to the Enduro 801, but with different features.*
- (I) *A new upgraded model will be available from April 2003.*
- (K) *Water drains at over twice the rate of most machines, so it may not be suitable if you have small or partially blocked drains.*
- (L) *Delay finish.*
- (M) *'Max extract' option removes more water during spin cycle.*
- (N) *Only for normal 'fuzzy' program.*
- (P) *Including a recycle option for wash and deep rinse water.*
- (Q) *Supplied.*

IMPEL OR AGITATE?

The top loader design you're probably most familiar with is an agitator that moves the clothes around — it sticks up through the centre of the drum from the base and twists and turns the clothes to create movement through the water.

Impeller models (pictured left) have an open tub with the impeller looking like a small bump in the base. Ridges or vanes run out from the centre, and movement is created by the impeller's rotation in the base of the drum, creating turbulence. Impellers tend to tangle clothes more than agitators, which means they also tend to go out of balance more frequently. Check the table to see which models have out-of-balance correction.

You can also get top loaders that have a drum like a front loader, but with the opening at the top (see right). This gives you the advantages of a front loader while giving the convenience of top loading, which some people prefer — though the drum closure can be quite tricky. Each machine's type is noted in the table.



A top loader with a drum that works like a front loader could suit some laundries — see left for more.

Brand / model (in rank order within groups)	1 Type	PERFORMANCE 2 Overall score (%)	3 Dirt removal score (%)	4 Gentleness score (%)	5 Spin efficiency score (%)	6 Energy efficiency score (%)	7 Water efficiency score (%)	
UP TO 5.5 KG								
MIELE Novotronic W 828	Front	80	80	76	81	89	76	
KLEENMAID BY BRANDT TX 728A **(A)**	Top load / front action	75	70	74	75 **(A)**	89	77	
WHIRLPOOL AWM 5100	Front	75	70	74	74	83	79	
ARISTON Margherita 2000 AB95	Front	74	70	82	73	83	69	
SIMPSON Esprit 550 365550K	Top / agitator	66	76	46	64	70	57	
• **FISHER & PAYKEL** Pride MW511	Top / agitator	65	69	47	78	73	54	
• **HOOVER** 500MB	Top / agitator	65	75	46	71	64	53	
• **FISHER & PAYKEL** Excellence GW511	Top / agitator	64	62	60	77	70	52	
• **NEC** NW-452	Top / impeller	56	60	58	56	62	36	
6 KG TO 7 KG								
ASKO Quattro W6011 **(B)**	Front	79	77	74	77 **(B)**	88	79	
ASKO Quattro W6221 **(B)**	Front	79	77	74	77 **(B)**	88	79	
BOSCH WFO2050AU **(C)**	Front	77	78	70	77	85	75	
BOSCH WFO2430AU **(D)**	Front	77	78	70	77 **(D)**	85	75	
• **WHIRLPOOL** 6th Sense AWM 8121	Front	77	74	69	85	82	83	
• **LG** Intellowasher WD-1074FHB	Front	76	72	70	78	91	73	
• **LG** Intellowasher WD-8074FHB **(E)**	Front	76	72	70	78 **(E)**	91	73	
• **LG** Intellowasher WD-1274FHB **(F)**	Front	76	72	70	78 **(F)**	91	73	
• **WESTINGHOUSE** Mastermind LF711C	Front	76	72	70	78	91	73	
• **WESTINGHOUSE** Mastermind LF708C **(G)**	Front	76	72	70	78 **(G)**	91	73	
AEG Lavamat W830-W	Front	72	66	66	70	90	76	
• **FISHER & PAYKEL** Intuitive Eco IW711	Top / agitator	68	72	42	77	85	58	1
FISHER & PAYKEL Excellence GW611	Top / agitator	68	75	50	81	71	53	1
HOOVER 600MB	Top / agitator	68	78	44	65	74	60	1
SIMPSON Encore 605 365605K	Top / agitator	67	77	40	67	75	59	1
WHIRLPOOL 6ALBR624SJQ	Top / agitator	64	72	54	57	63	59	1
SAMSUNG Triflow SW65ASP	Top / impeller	63	73	54	58	62	53	1
OMEGA Air Injection 8000 **(C)**	Top / impeller	63	79	52	41	68	45	1
7.5 KG OR LARGER								
• **FISHER & PAYKEL** Intuitive Eco IW811	Top / agitator	72	74	54	84	86	56	1
MAYTAG Neptune MAH3000AAW **(C)**	Front	70	61	74	71	87	73	1
• **FISHER & PAYKEL** Excellence GW711	Top / agitator	68	69	54	86	72	55	1
SAMSUNG Triflow SW95ASP	Top / impeller	68	75	60	61	73	59	1
HITACHI SF-H800PX	Top / impeller	67	74	52	79	62	55	1
• **WHIRLPOOL** 6ALSR7244JQ1	Top / agitator	67	73	55	70	67	58	1
SIMPSON Enduro 801 22S801K	Top / agitator	66	71	50	74	71	54	1
SIMPSON Enduro 802 22S802K **(H)**	Top / agitator	66	71	50	74	71	54	1
SIMPSON Encore 806 22S806K **(H)**	Top / agitator	66	71	50	74	71	54	1
SIMPSON Encore 807 22S807K **(H)**	Top / agitator	66	71	50	74	71	54	1
PERFORMA BY MAYTAG PAV3200AAW **(C)**	Top / agitator **(K)**	64	69	54	59	68	62	1
HOOVER 750LC **(J)**	Top / agitator	63	70	46	68	68	49	1
HOOVER 800RLC **(J)**	Top / agitator	63	65	50	72	69	53	1
SIMPSON Esprit 750 22S750K **(J)**	Top / agitator	61	61	52	75	68	48	1

Table notes and footnotes are on page 45.

Square brackets indicate technically similar models.

• New models.

			10 FEATURES								SPECIFICATIONS						
Cycle time (minutes, 'normal' wash)	**8 Noise** (dB)	**9 Running costs** ($ / 10 years)*	**Delay start** (hours)	**Out-of-balance correction**	**Anti-crease**	**Selectable spin speed**	**Load sensor**	**Extra rinse**	**Water-saver option**	**11 Cold-only tap connection needed**	**Capacity** (kg)	**Dimensions** (H x W x D, cm)**	**Warranty** (years)†	**Origin**	**Manufacturer / distributor**	**Price** ($)‡
15	62	417		✓	✓	✓	✓	✓			5.0	85 x 60 x 64	2	Germany	Miele	1799
12	63	422		✓		✓			✓		5.0	90 x 40 x 60	5	France	Brandt / Kleenmaid	1999
33	66	557	0 to 9	✓	✓	✓				Y	5.5	85 x 60 x 58	2	Italy	Whirlpool	999
04	66	649		✓	✓				✓	Y **(Q)**	5.5	84 x 60 x 54	5	Italy	Ariston	1099
50	62	1023			✓					Cap	5.5	101 x 58 x 63	2	Australia	Electrolux	649
43	58	1022		✓		✓	✓	✓		Cap	5.5	101 x 56 x 59	2	Australia	Fisher & Paykel	780
51	63	1090								Cap	5.0	99 x 58 x 61	2	Australia	Electrolux	599
38	63	1100	1, 3, 9	✓	✓	✓	✓	✓	✓ **(P)**	Cap	5.5	102 x 56 x 58	2	Australia	Fisher & Paykel	896
45	57	1176	2 to 48	✓			✓			Y	4.5	85 x 53 x 61	2	Korea	NEC	549
08	66	492		✓	✓	✓	✓	✓	✓		6.0	85 x 60 x 63	2	Sweden	Asko Appliances	1699
08	66	492	5	✓	✓	✓	✓	✓	✓		6.0	85 x 60 x 63	2	Sweden	Asko Appliances	1899
24	64	597	1 to 19	✓	✓	✓	✓	✓	✓		6.0	85 x 60 x 59	2	Germany	Bosch	2249
24	64	597	1 to 19	✓	✓	✓	✓	✓	✓		6.0	85 x 60 x 59	2	Germany	Bosch	2499
52	66	674		✓	✓	✓	✓	✓	✓	Y	7.0	86 x 60 x 60	2	Italy	Whirlpool	1249
26	70	634	3 to 19 **(L)**	✓	✓	✓	✓	✓			7.0	85 x 60 x 65	2	Korea	LG	1399
26	70	634	3 to 19 **(L)**	✓	✓	✓	✓	✓			7.0	85 x 60 x 65	2	Korea	LG	1099
26	70	634	3 to 19 **(L)**	✓	✓	✓	✓	✓			7.0	85 x 60 x 65	2	Korea	LG	1499
26	70	634	3 to 19 **(L)**	✓	✓	✓	✓	✓		Cap	7.0	85 x 60 x 65	2	Korea	Electrolux	1099
26	70	634	3 to 19 **(L)**	✓	✓	✓	✓	✓		Cap	7.0	85 x 60 x 65	2	Korea	Electrolux	999
20	63	486		✓	✓	✓					6.0	85 x 60 x 61	3	Germany	Andi Co	1599
50	67	944	0.25 to 18	✓	✓	✓	✓	✓	✓	Cap	7.0	101 x 60 x 63	2	Australia	Fisher & Paykel	1228
42	57	1259	1, 3, 9	✓	✓	✓	✓	✓	✓ **(P)**	Cap	6.5	102 x 60 x 62	2	Australia	Fisher & Paykel	1007
50	64	1002			✓					Cap	6.0	100 x 58 x 64	2	Australia	Electrolux	699
53	64	997			✓	✓		✓		Cap	6.0	100 x 58 x 64	2	Australia	Electrolux	725
43	60	1262		✓				✓		Y	6.0	101 x 61 x 67	2	USA	Whirlpool	849
58	65	1498	3 to 18		✓		✓	✓		Cap	6.5	101 x 69 x 71	1	Korea	Samsung	749
81	60	1505		✓	✓		**(N)**				7.0	103 x 61 x 69	2	Korea	Daewoo / Omega	990
54	65	1080	0.25 to 18	✓	✓	✓	✓	✓	✓	Cap	8.0	100 x 65 X 65	2	NZ	Fisher & Paykel	1362
46	64	883	1 to 8	✓	✓	**(M)**		✓		Cap	8.0	110 x 69 x 74	5	USA	Maytag	2749
45	67	1405	1, 3, 9	✓	✓	✓	✓	✓	✓ **(P)**	Cap	7.5	100 x 65 x 65	2	NZ	Fisher & Paykel	1118
64	63	1669	1 to 18		✓		✓	✓		Cap	9.5	106 x 66 x 76	2	Korea	Samsung	1099
64	55	1779	3 to 12	✓	✓		✓			Cap **(Q)**	8.0	95 x 63 x 68	2	Japan	Hitachi	999
41	59	1473			✓					Y	7.5	108 x 69 x 70	2	USA	Whirlpool	949
61	60	1529		✓	✓					Cap	8.0	108 x 68 x 72	2	Australia	Electrolux	999
61	60	1529		✓	✓				✓	Cap	8.0	108 x 68 x 72	2	Australia	Electrolux	1099
61	60	1529		✓	✓	✓			✓	Cap	8.0	108 x 68 x 72	2	Australia	Electrolux	1049
61	60	1529	1 to 23	✓	✓	✓			✓	Cap	8.0	108 x 68 x 72	2	Australia	Electrolux	1149
47	64	1508		✓	✓	✓				Cap	8.0	111 x 69 x 77	2	USA	Maytag	1199
61	58	1569		✓	✓				✓	Cap	7.5	104 x 68 x 72	2	Australia	Electrolux	849
62	56	1606		✓	✓					Cap	8.0	105 x 68 x 72	2	Australia	Electrolux	999
62	64	1572			✓					Cap	7.5	106 x 68 x 71	2	Australia	Electrolux	849

recalls&bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: ***www.recalls.gov.au****. If you don't have web access, call the* ***Safety Policy Unit*** *on (02) 6263 2747.*

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer directly.

SAFETY ALERT:

THE PRODUCT: Stihl has determined that the flexible power cord on the **Stihl RE 104KM** and **RE 106KM high-pressure cleaners** may become damaged due to chafing on the ground if the unit is placed in an upright storage position and if in addition the two supporting legs on the base of the machine are damaged or missing.
The problem: Using the unit with a damaged power cord may pose a risk of severe or fatal injury.
What to do: Check the models to ensure both the power cord and the two supporting legs are in good condition. If they're damaged, or the support legs have been removed, don't operate the unit until it's been repaired by a Stihl specialist. To find your nearest dealer call 13 11 97, or for further technical information call 1800 337 927.

THE PRODUCT: **Pharmacia Australia** has recalled **Dramamine Junior 25 mg Tablets** in packets of 10, batch number 0099A. The batch number can be found on the right-hand tuck-in flap of the pack and on the blister pack.
The problem: Some packs in this batch may contain 50 mg tablets.
What to do: Don't use them; return them to the place of purchase for a full refund. For further information call 1300 300 583.

THE PRODUCT: **Darrell Lea** has recalled the **Darrell Lea plastic toy clock**, filled with confectionery.
The problem: A small plastic component could be dislodged and may present a choking hazard to young children. There is no health risk with the confectionery in the clock.
What to do: Return the product to the place of purchase for a full refund, or call (02) 9529 1285 for more information.

THE PRODUCT: **Britax Childcare** has recalled **child restraint fabric buckle pads** with grey backing found on the **Safe-n-Sound Royale** & **Platinum convertible child restraints** manufactured prior to 31 August 2001 (refer to the label on the side of the product for the date of manufacture).
The problem: The grey backing of the fabric buckle pad could become detached. This may expose loose fibre that could pose a choking hazard to young children.
What to do: Stop using the pad immediately. To arrange free replacement call 1800 806 974 and quote the date of manufacture and serial number (found on the Standards Australia label).

THE PRODUCT: **Goodman Fielder** has recalled **Uncle Tobys Oat Temptations Selections Pack**, 480 g, with a use-by date of 26-08-03.
The problem: This particular batch contains apple and custard sachets that were incorrectly labelled as being French vanilla and baked apple. As a result they contain egg protein but are not labelled as such.
What to do: While the product is otherwise safe to consume, anyone with an allergy to egg protein shouldn't eat them. For inquiries and refund requests phone 1800 641 276 or email consumer.advisory@goodmanfielder.com.au.

THE PRODUCT: **Fantastic Snacks** has recalled **Fantastic 70 g cup noodles** and **Suimin 70 g cup noodles** in chicken, chicken & mushroom, oriental prawn & chicken, beef, curry, prawn, chicken & corn, and bacon flavours, all use-by dates between 24/9/03 and 10/03/04.
The problem: The product may contain small metal pieces.
What to do: Return it to the place of purchase for a full refund, or for further information call 1800 629 991.

THE PRODUCT: **Fantastic Snacks** has recalled **Fortune Brand (60 g)** and **Jade Brand (70 g) instant cup noodles** in chicken, oriental, oriental chicken, chicken & sweet corn, and braised beef flavours – Fortune brand: all use-by dates between 25/10/03 and 27/02/04 (distributed in SA and the NT only), and Jade brand: all use-by dates between 5/10/03 and 29/02/04 (distributed in the ACT and NSW only).
The problem: The product may contain small metal pieces.
What to do: Return it to the place of purchase for a full refund, or for further information call 1800 629 991.

THE PRODUCT: **Goodman Fielder** has recalled **Patak's 2 Naans Original bread** with best-before dates of 05-03-03, 02 Apr 03 and 09 Apr 03.
The problem: There is a risk of microbial contamination.
What to do: Destroy the product. For a refund call 1800 641 276 or email consumer.advisory@goodmanfielder.com.au.

THE PRODUCT: **Boustani Enterprises** has recalled **Sweet Food tahini sauce**, 375 g, 500 g, 750 g, 1 kg and 2 kg plastic and glass jars, with an expiry date of 19 08 04 (found on a sticker on the back of the packet or top of the lid), in NSW.
The problem: It may be contaminated with salmonella.
What to do: Do not eat the product. Return it to the place of purchase for a full refund or call (02) 9567 4995 for further information.

THE PRODUCT: **Coles Supermarkets** has recalled **Savings peppermint muesli bars**, 6-pack, with a best-before date of 9 Aug 2003, APN number 9300601004096.
The problem: Some boxes may incorrectly contain Nut Treat bars, posing a risk to those with a nut allergy. The bars are correctly labelled on the inner product packaging.
What to do: Return them to your nearest Coles Supermarket for a full refund or exchange or call 1800 061 562.

THE PRODUCT: **Austwide Wholesalers** has recalled the **Shake & Spin toy**, a 14 cm x 13 cm pastel-coloured toy that rattles, clicks and spins, with barcode 9316341 212332. It was distributed through numerous discount and variety stores in NSW.
The problem: Detachable parts may pose a choking hazard to young children.
What to do: Return it to the place of purchase for a full refund.

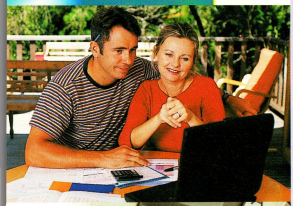
THE PRODUCT: **The Warehouse Group** has recalled the **Santa sack**, 60 cm x 70 cm, sold in its retail outlets between 14 October 2002 and 1 November 2002 for $1.50.
The problem: The sack doesn't have adequate perforated round holes to prevent asphyxiation if misused by a child.
What to do: Remove it from the reach of children and return it to the place of purchase for a full refund.

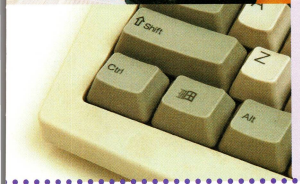
THE PRODUCT: **Zafco Franchise Co** has recalled **16-piece Lap art set**, bar code number 9329247000033, sold in NSW.
The problem: The soft pad under the set may release polystyrene beads, which are considered extremely hazardous to children and may pose an ingestion/inhalation hazard.
What to do: Stop using it immediately and return it to the place of purchase for a full refund.

THE PRODUCT: **Austwide Wholesalers** has recalled **Drill fun train**, a multi-coloured train, 15 cm x 12 cm, with barcode 9316341212387, sold through numerous discount and variety stores in NSW.
The problem: Detachable small parts may pose a choking hazard to young children.
What to do: Remove it from the reach of children and return it to the place of purchase for a full refund.

THE PRODUCT: **Go-Lo** has recalled the **Santa Shaker toy**, a plush toy in the shape of Santa Claus with a packet of jelly beans attached, sold in NSW, Victoria and SA.
The problem: Small parts may dislodge, posing a choking hazard to young children.
What to do: Return it to the place of purchase or any Go-Lo store for a full refund.

THE PRODUCT: **Makita Australia** has recalled **Makita circular saw**, models 5606B, 5806B and 5740NB, all serial numbers.
The problem: The inner saw blade may jam in the fully retracted position and expose the user to the rotating blade. The affected models require replacement of a rubber sleeve within the guard assembly.
What to do: Stop using it immediately, and call 1300 361 690 between 8 am and 6 pm EST to arrange free repair.





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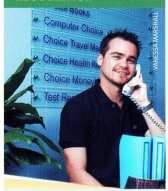


The Australian Consumers' Association is completely funded by our subscribers, book purchasers and other customers. We don't receive ongoing funding from government or any commercial source. Your donation or bequest to ACA will assist our work of informing and representing Australian consumers. To make a donation or for further information, call Mark (pictured) on (02) 9577 3399 or write to: Friends of ACA, 57 Carrington Road, Marrickville 2204.

hardword

	Per serving 25 g	Per 100 g
Energy	525 kJ	2100 kJ
Protein	~~2.5 g~~	10.0 g
Fat	5.9 g	23.4 g
Carbohydrate		

A 'half-baked' health claim?

As reader P Slaytor put it, "When a biscuit is 23.4% fat, does it really matter whether it's baked or fried?"

WHO'S COUNTING ANYWAY?

Thank goodness they're not accountants ...

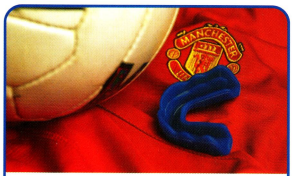
Five lawyers who offer you 100 years of combined expertise.

HUMAN LEATHER SANDAL

$69

DEFINITELY ON THE WRONG FOOT ...

Reader J Arthur had heard of crocodile skin and snakeskin shoes but thought these sandals were going a bit far.



AND TWO PEARLS FROM CHOICE ...

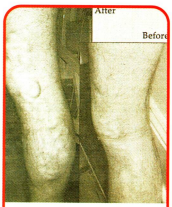
Last December we published a letter about sports mouthguards for children playing rugby union — and illustrated it with a photo of a soccer ball and a Manchester United shirt.

And in November we shot ourselves in the foot by correcting the mixed-up prices for Home Brand pre-wash stain removers on one page but leaving the wrong price on another.

People in glasshouses ...

Fisher-Price Activity Centre
All in one crib centre with 11 activities & 5 sounds. Ages 3 to 24. #570648

The perfect coming of age present for the 21-year-old with everything?



WE DON'T BELIEVE OUR EYES ...

Why is it always so difficult to get 'before' and 'after' in the right place?

HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to J Arthur, H Morris, C & E J Paardekooper and P Slaytor for their contributions to this month's *Hard Word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.